



FEDERAL RESERVE RELEASE

# H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 25 Week ending June 20, 2026

## Board Actions

### Enforcement

Manufacturers and Traders Trust Company, Buffalo, New York—consent order of prohibition against Matthew Cheong, a former institution-affiliated party.

Announced: June 18, 2026

S N B Bancshares, Inc., and Bank of Eufaula, both of Eufaula, Oklahoma—consent order of prohibition and assessment of civil money penalty against Thomas Engelbrecht, a former institution-affiliated party.

Announced: June 18, 2026

### International Operations

Shermen Holdings, Inc., Washington, DC—to establish Shermer Bank International, Washington, DC, as an Edge corporation.

Approved: June 15, 2026

## Actions Under Delegated Authority

### Bank Holding Companies

#### *Kansas City*

B.O.E. Bancshares, Inc., Lawton, Oklahoma—to acquire Reeves Bancshares, Inc., Gould, Oklahoma, and thereby indirectly acquire Cattlemens Bank, Altus, Oklahoma.

Approved: June 16, 2026

#### *New York*

Arrow Financial Corporation, Glens Falls, New York—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Adirondack Bancorp, Inc., and thereby indirectly acquire its subsidiary state member bank, Adirondack Bank, both of Utica, New York, in connection with the merger of Adirondack Bank with and into Arrow Bank National Association, Glens Falls, New York.\*

Granted: June 10, 2026

\*Addition

#### *St. Louis*

First State Bancorp Inc. Combined Retirement Benefit Plan and First State Bancorp, Inc., both of Caruthersville, Missouri—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Senath Bancshares, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, Senath State Bank, both of Senath, Missouri, in connection with the merger of Senath State Bank with and into First State Bank and Trust Company, Caruthersville, Missouri.\*

Granted: June 9, 2026

\*Addition

### Bank Mergers

#### *St. Louis*

First State Bank and Trust Company, Inc., Caruthersville, Missouri—to merge with Senath State Bank, Senath, Missouri, and thereby establish branches at the locations of Senath State Bank's main office and branches.\*

Approved: June 9, 2026

\*Addition

### Banks, State Member

#### *Chicago*

Busey Bank, Champaign, Illinois—to make a public welfare investment.

Approved: June 16, 2026

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.\*

Approved: June 9, 2026

\*Addition

#### *Dallas*

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: June 17, 2026

### **General Counsel**

Peoples Bank, Clive, Iowa—request for an exemption from the management interlock prohibitions under the Depository Institution Management Interlocks Act and the Board's Regulation L.\*

Approved: June 10, 2026

\*Addition

### **New York**

Goldman Sachs Bank USA, New York, New York—to make public welfare investments.\*

Approved: June 9, 2026

\*Addition

### **St. Louis**

Peoples Bank & Trust Co., Troy, Missouri—relief from certain commitments.\*

Granted: June 8, 2026

\*Addition

## **Change in Bank Control**

### **Chicago**

Capital Bancshares, Inc., Primghar, Iowa—Jean A. Triplett and Mary S. Thomson, both of Primghar, Iowa; Steven J. Leng, Arnolds Park, Iowa; and Jan M. L. Westergard, Omaha, Nebraska, to join the Leng Family Control Group, a group acting in concert, to retain voting shares of Capital Bancshares, Inc., and thereby indirectly retain voting shares of Savings Bank, Primghar, Iowa.

Withdrawn: June 18, 2026

Luana Bancorporation, Luana, Iowa—the Blake Schultz Irrevocable GST Trust, Sarah Schultz Freiling, as trustee, the Sarah Schultz Freiling Irrevocable GST Trust, Sarah Schultz Freiling, as trustee, and the Stephanie Schultz Steele Irrevocable GST Trust, Stephanie Schultz Steele, as trustee, all of Luana, Iowa, to join the Schultz Family Control Group, a group acting in concert, to acquire voting shares of Luana Bancorporation and thereby indirectly acquire voting shares of Luana Savings Bank, Luana, Iowa.

Permitted: June 18, 2026

### **Kansas City**

Fidelity Financial Corporation, Wichita, Kansas—the EJM Trust 2021, Brock Hampton, as trustee, and certain minor child, all of Wichita, Kansas; the LIB Trust, the BJB Trust, and the KMM Trust, Sarah S. Bastian, as trustee, all of Colorado Springs, Colorado, to join the Bastian Family Control Group, a group acting in concert, to acquire voting shares of Fidelity Financial Corporation and thereby indirectly acquire voting shares of Fidelity Bank, National Association, Wichita, Kansas. Brock Hampton and Sarah S. Bastian are members of the Bastian Family Control Group and were each previously permitted by the Federal Reserve System to acquire voting shares of Fidelity Financial Corporation in their individual capacities.

Permitted: June 17, 2026

## **Extensions of Time**

### **Secretary**

The Northern Trust Company, Chicago, Illinois—extension of time to establish a branch in Dublin, Ireland, pursuant to section 211.3(b)(3) of Regulation K.\*

Granted: June 11, 2026

\*Addition

## **Supervision and Regulation**

### **Director, S&R**

Citizens Financial Group, Inc., Providence, Rhode Island—to make certain capital distributions under the capital plan rule.

Approved: June 16, 2026

Santander Holdings USA, Inc., Boston, Massachusetts—to make certain capital distributions under the capital plan rule.\*

Approved: June 8, 2026

\*Addition

### **General Counsel**

BNP Paribas USA, Inc. (BNPP USA), New York, New York—application for approval of proposed internal debt conversion trigger that would allow the Board to order the conversion of BNPP USA's eligible long-term debt into common equity tier 1 capital, in accordance with Regulation YY.

Approved: June 15, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period
ION BANK	* 18C * Branch (Domestic)	Ion Bank, Naugatuck, Connecticut, to merge with The Cooperative Bank, Roslindale, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with Ion Bank as the surviving entity, and thereby establish branch offices at the locations of The Cooperative Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: 07/15/2026 Federal Register: Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, Buffalo, New York, proposes to open a branch office to be located at 184 Kukas Lane, Waterbury, Connecticut.	Newspaper:	06/29/2026
			Federal Register:	Not applicable

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**District: 2**

**Federal Reserve Bank of New York**

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722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 4**

**Federal Reserve Bank of Cleveland**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
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- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
604024	MINSTER BK, MINSTER, OHIO	03/15/2026	10/14/2025	O	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	02/14/2026	03/31/2025	O	Int Small Bank
150727	RICHWOOD BKG CO, RICHWOOD, OHIO	10/05/2025	05/12/2025	O	Int Small Bank
568126	ST HENRY BK, SAINT HENRY, OHIO	08/31/2025	01/27/2025	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COASTAL STATES BANK	* Branch (Domestic)	Coastal State Bank, Hilton Head Island, South Carolina, to establish a branch at 268 West Coleman Street, Suite 1B, Mount Pleasant, South Carolina.	Newspaper: Federal Register:	07/03/2026 Not applicable
SELECT BANK	* Branch (Domestic)	Select Bank, Forest, Virginia, to establish a branch facility to be located at 211 Central Park Avenue, Unit M, Pinehurst, North Carolina.	Newspaper: Federal Register:	06/30/2026 Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	S	Int Small Bank
3274709	COASTAL STS BK, HILTON HEAD ISLAND, SOUTH	04/06/2025	10/21/2024	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	03/02/2026	09/22/2025	S	Int Small Bank
899428	FIRST BK, STRASBURG, VIRGINIA	04/04/2026	06/23/2025	S	Int Small Bank
2849463	FIRST CAP BK, CHARLESTON, SOUTH CAROLINA	11/03/2025	05/19/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 6**

**Federal Reserve Bank of Atlanta**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
749635	AUBURNBANK, AUBURN, ALABAMA	06/22/2025	03/03/2025	S	Int Small Bank
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa, and thereby indirectly acquire Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available Not available

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY BAN CORPORATION	Change in Bank Control	Rudolph S. Leytze, individually and in his capacity as trustee of the Leytze Generation Skipping Trust FBO Rudolph S. Leytze, and The Mary Elizabeth Leytze Spousal Limited Access Trust, all of Naples, Florida, to retain 25 percent or more of the shares and thereby control of Fidelity Ban Corporation, Independence, Iowa; and together with Anna L. Basile Wehner, of Iowa City, Iowa; Catherine L. Basile, individually and in her capacity as trustee of the Leytze Generation Skipping Trust FBO Catherine L. Basile, both of Cedar Rapids, Iowa; Nicholas E. Basile, of Burlingame, California; Regina E. Bonsignore, of St. Paul, Minnesota; Adam Faler, of Cedar Rapids, Iowa; Laura C. Faler, of Cedar Rapids, Iowa; Corrine I. Garber, of Ely, Minnesota; Jonathan A. Garber, of Mapleton, Minnesota; Richard S. Garber, of St. Paul, Minnesota; Susan A. Garber, in her capacity as trustee of the Susan A. Garber Revocable Trust, and the Leytze Generation Skipping Trust FBO Susan A. Garber, all of Cedar Rapids, Iowa; Zachary J. Garber, of St. Paul, Minnesota; Rudolph R. Leytze, of Cedar Rapids, Iowa; Alison L. Urbina, individually, and in her capacity as custodian for one or more minor children, all of Cedar Rapids, Iowa; Alejandro Urbina, of Cedar Rapids, Iowa; and Emily L. Yetter, individually, and in her capacity as custodian for one or more minor children, all of Marion, Iowa, and in her capacity as trustee of The Mary Elizabeth Leytze Spousal Limited Access Trust, of Naples, Florida, as a group acting in concert, to retain more than 25 percent of the voting	Newspaper:	Not available
			Federal Register:	Not available

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**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending June 20, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
		shares of Fidelity Ban Corporation, Independence, Iowa, and thereby indirectly acquire control of Banklowa, Cedar Rapids, Iowa.		
HOMETOWN COMMUNITY BANCORP, INC.	Change in Bank Control	The Honegger 2012 Irrevocable Trust Agreement F/B/O Andrew A. Honegger, Andrew Honegger, trustee, all of Morton, Illinois; the Honegger 2025 Irrevocable Trust Agreement F/B/O Andrew A. Honegger, Andrew A. Honegger, trustee; Andrew Honegger; Cynthia Honegger, Morton, Illinois; Sarah Honegger, Morton, Illinois; Katherine Honegger, Morton, Illinois; Jean Ann Honegger, Morton, Illinois; the Honegger 2012 Irrevocable Trust Agreement F/B/O Molly M. Honegger, Molly M. Honegger, trustee, all of Oakland, California; the Honegger 2025 Irrevocable Trust Agreement F/B/O Molly M. Honegger, Molly M. Honegger, trustee; Molly M. Honegger; Stephen Hesseltine, Oakland, California; Sienna Hesseltine, Oakland, California; and Sophia Hesseltine, Oakland, California, and together with the Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, Andrew A. Honegger, trustee, acting in concert to retain voting shares Hometown Community Bancorp, Inc. and thereby retain voting shares of Morton Community Bank both of Morton, Illinois.	Newspaper: Federal Register:	07/03/2026 07/08/2026
MARATHON BANCORP, INC.	Activity	Notice under section 225.23 of Regulation Y to Engage in Permitted Non-Bank Activity	Newspaper: Federal Register:	Not applicable Not available
NORTHERN TRUST COMPANY, THE	* Branch (Domestic)	The Northern Trust Company, Chicago, Illinois to establish a branch located at 600 Superior Avenue East, Cleveland, Ohio.	Newspaper: Federal Register:	06/23/2026 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period
TRI-COUNTY BANK	* 18C * Branch (Domestic)	Tri-County Bank, Brown City, Michigan to merge with Mayville State Bank, Mayville, Michigan and establish branches at 37 E. Ohmer Road, Mayville, Michigan and 8428 State St, Millington, Michigan.	Newspaper: 07/24/2026 Federal Register: Not applicable

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**District: 7**

**Federal Reserve Bank of Chicago**

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45551	BANK MIDWEST, SPIRIT LAKE, IOWA	08/24/2025	05/19/2025	S	Int Small Bank
830542	CBI B&TC, MUSCATINE, IOWA	03/08/2026	10/20/2025	O	Int Small Bank
790543	COMMUNITY ST BK, ANKENY, IOWA	06/21/2025	10/28/2024	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	02/12/2026	08/04/2025	S	Int Small Bank
427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	04/13/2026	11/17/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PURDY BANCSHARES, INC.	Change in Bank Control	John H. Garrett, individually and as Trustee of each of the Filip J. Garrett Bank Trust u/a/d March 20, 2024, Sara E. Garrett Bank Trust u/a/d March 20, 2024, John H. Garrett Bank Trust u/a/d March 20, 2024, and Ida M. Garrett Bank Trust u/a/d March 20, 2024, all of Southport, North Carolina; Jeffrey S. Scott, individually and as Trustee of each of the Hayden Scott Trust created under the Sharon K. Garrett Revocable Trust dated November 1, 2000, as amended, and the Avery Scott Trust created under the Sharon K. Garrett Revocable Trust dated November 1, 2000, as amended, Tyler Scott, Shelby McCaffrey, Richard W. Scott, all of Purdy, Missouri; Sara E. Garrett, Ida M. Garrett, and Filip J. Garrett, all of Springfield, Missouri, a group acting in concert, to acquire voting shares of Purdy Bancshares, Inc., Monett, Missouri, and thereby indirectly acquire voting shares of First State Bank of the Ozarks, Purdy, Missouri	Newspaper: Federal Register:	07/07/2026 07/09/2026
SOUTHERN BANCORP BANK	* 18C * Branch (Domestic)	Southern Bancorp Bank, Arkadelphia, Arkansas, to merge with Legacy Bank & Trust Company, Mountain Grove, Missouri, and thereby establish branches at the locations of Legacy Bank & Trust Company's main office and branches.	Newspaper: Federal Register:	07/17/2026 Not applicable

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**District: 8**

**Federal Reserve Bank of St. Louis**

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831576	BANKTENNESSEE, COLLIERVILLE, TENNESSEE	06/22/2025	03/24/2025	S	Int Small Bank
719656	CALLAWAY BK, FULTON, MISSOURI	01/11/2026	10/06/2025	S	Int Small Bank
517049	CHAMBERS BK, DANVILLE, ARKANSAS	07/05/2025	02/18/2025	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	03/23/2026	12/01/2025	S	Int Small Bank
698144	COMMUNITY FNCL SVC BK, BENTON KENTUCKY	08/18/2025	05/05/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		
489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025	06/30/2025	S	Int Small Bank
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025	08/04/2025	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	04/17/2026	01/12/2026	S	Int Small Bank
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	S	Int Small Bank

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 9**

**Federal Reserve Bank of Minneapolis**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
475354	FARMERS ST BK, VICTOR, MONTANA	07/28/2025	01/27/2025	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	10/13/2025	06/09/2025	S	Int Small Bank
920854	PIONEER BK, MAPLETON, MINNESOTA	06/13/2025	01/13/2025	O	Int Small Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 10**

**Federal Reserve Bank of Kansas City**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
517357	BLUE SKY BK, PAWHUSKA, OKLAHOMA	03/12/2026	12/01/2025	S	Int Small Bank
64552	CHICKASAW CMNTY BK, OKLAHOMA CITY, OKLAHOMA	10/06/2025	04/28/2025	S	Int Small Bank
81175	EQUITABLE BK, GRAND ISLAND, NEBRASKA	03/09/2026	12/01/2025	S	Int Small Bank
303952	FARMERS BK OF NORTHERN MO, UNIONVILLE, MISSOURI	09/15/2025	04/01/2024	S	Int Small Bank
499453	FIRST ST BK NE, LINCOLN, NEBRASKA	08/15/2025	06/24/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	09/08/2025 06/09/2025 S Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	07/14/2025 04/28/2025 S Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026 11/17/2025 S Int Small Bank

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026	12/01/2025	S	Int Small Bank

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**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 20, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 11**

**Federal Reserve Bank of Dallas**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
262358	AMERICAN ST BK, ARP, TEXAS	05/08/2026	01/12/2026	S	Int Small Bank
623454	BANK & TR SSB, DEL RIO, TEXAS	07/18/2025	03/10/2025	S	Int Small Bank
980960	BENCHMARK BK, PLANO, TEXAS	11/30/2025	08/04/2025	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	08/28/2025	04/28/2025	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON TEXAS	06/07/2025	03/03/2025	O	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	06/02/2025 04/07/2025

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 20, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	Public Welfare Investment	Bank of Hawaii, Honolulu, Hawaii, request prior approval to make Public Welfare Investment of up to \$31.0 million in Hunt Capital Partners Tax Credit Fund 29, LP.	Newspaper: Federal Register:	Not applicable Not applicable
DMG BANCSHARES, INC.	Change in Bank Control	Nir Zuk, Los Altos Hills, California, to acquire approximately 24.99 percent of the voting shares of DMG Bancshares, Inc., and thereby indirectly acquire voting shares of Liberty Bank N.A., both of Irvine, California.	Newspaper: Federal Register:	Not available 04/30/2026
FIRST PACIFIC BANK	* Branch (Domestic)	First Pacific Bank, Whittier, California, to establish a new branch office at 74361 CA-111, Suite 7, Palm Desert, California.	Newspaper: Federal Register:	Not available Not applicable
W.T.B. FINANCIAL CORPORATION	Change in Bank Control	The Stanton Washington Trust Bank Voting Trust, Peter F. Stanton, Trustee, both of Spokane, Washington, to acquire voting shares of W.T.B. Financial Corporation, and thereby indirectly acquire voting shares of Washington Trust Bank, both also of Spokane, Washington.	Newspaper: Federal Register:	Not available 07/09/2026

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	03/09/2026	10/06/2025	S	Int Small Bank
3485420	CORNERSTONE CMNTY BK, RED BLUFF, CALIFORNIA	08/29/2025	05/12/2025	S	Int Small Bank
160360	DBA OR PACIFIC BK, FLORENCE, OREGON	05/28/2026	01/12/2026	S	Int Small Bank
2736714	MISSION BK, BAKERSFIELD, CALIFORNIA	11/02/2025	07/07/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act