



FEDERAL RESERVE RELEASE

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

No. 27 Week ending July 4, 2026

Board Actions

Enforcement

BNP Paribas S.A., Paris, France, and BNP Paribas USA, Inc., and BNP Paribas Securities Corp., both of New York, New York—cease-and-desist order dated July 17, 2017, terminated June 25, 2026.

Announced: July 2, 2026

Community Bankshares, Inc., LaGrange, Georgia—cease-and-desist order dated April 14, 2026, terminated June 25, 2026.

Announced: July 2, 2026

Small Business Bank, Lenexa, Kansas—issuance of prompt-corrective-action directive dated June 29, 2026.

Announced: July 2, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

St. Louis

Community Bank, Lexington, Tennessee—to establish a branch at 7108 Boone Street, Fairview, Tennessee.

Approved: June 30, 2026

OMB Bank, Springfield, Missouri—to establish a branch at 4701 College Boulevard, Leawood, Kansas.

Approved: June 29, 2026

Bank Holding Companies

Atlanta

Catalyst Bancorp, Inc., Opelousas, Louisiana—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Lakeside Bancshares, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, Lakeside Bank, both of Lake Charles, Louisiana, in connection with the merger of Lakeside Bank with and into Catalyst Bank, Opelousas, Louisiana.*

Granted: June 23, 2026

*Addition

Craft Bancshares, Inc., Atlanta, Georgia—relief from a commitment.*

Granted: June 24, 2026

*Addition

Chicago

Marathon Bancorp, Inc., Wausau, Wisconsin—to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.

Withdrawn: June 29, 2026

Dallas

Frontier Bancshares, Inc., Austin, Texas—to acquire Strata Trust Company, Austin, Texas, and thereby indirectly engage in trust company functions, pursuant to sections 225.28(b)(5) of Regulation Y.

Approved: June 30, 2026

Kansas City

Providence Bancshares, Inc., Dakota Dunes, South Dakota—to become a bank holding company by acquiring Nebraska State Bank, Bristow, Nebraska, and Nebraska State Bank, Lynch, Nebraska.

Approved: June 29, 2026

Richmond

United Community Banks, Inc., Greenville, South Carolina—to acquire Peach State Bancshares, Inc., and thereby indirectly acquire Peach State Bank & Trust, both of Gainesville, Georgia, and for United Community Bank, Greenville, South Carolina, to merge with Peach State Bank & Trust and thereby operate its branches.

Approved: July 2, 2026

Bank Premises

St. Louis

First Security Bank, Searcy, Arkansas—to increase its investment in bank premises (two notices).

Approved: July 3, 2026

Banks, Foreign

Director, S&R

HSBC Bank, plc, London, United Kingdom—to establish a federally licensed branch in New York, New York.*

Approved: June 18, 2026

*Addition

Banks, State Member

Chicago

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

Approved: June 26, 2026

*Addition

Change in Bank Control

Kansas City

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma—the Lynda Cameron Legacy Trust II, Brian Raftery, as trustee, both of Westfield, New Jersey, to become a member of the Cameron Family Group, a group acting in concert, to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank, Oklahoma City, Oklahoma.

Permitted: June 30, 2026

Reeves Bancshares, Inc., Gould, Oklahoma—the Wooldridge 1996 Irrevocable Trust, Westwood Trust, as trustee, William Davis Felder, as independent trustee and trust committee member; and Raymond E. Wooldridge and Paul Wooldridge, as trust committee members, all of Dallas, Texas; Bradley Edward Wooldridge, Augusta, Kentucky; Rebecca Ann Wooldridge, Kalispell, Montana; Peter Lasch Wooldridge, Dallas, Texas; Paul Zachary Wooldridge, Dallas, Texas; and Zaphney Wooldridge, Dallas, Texas, to join the Wooldridge Family Group, a group acting in concert, to retain voting shares of Reeves Bancshares, Inc. (Reeves), and thereby indirectly retain voting shares of Cattlemens Bank, Altus, Oklahoma. Raymond Wooldridge is a member of the Wooldridge Family Group and was previously permitted by the Federal Reserve System to acquire shares of Reeves in his individual capacity.

Permitted: June 29, 2026

Reeves Bancshares, Inc., Gould, Oklahoma—Tara Holder, Eldorado, Oklahoma, and Haley Pannell, Olustee, Oklahoma, to join the Holder Family Group, a group acting in concert, to retain voting shares of Reeves Bancshares, Inc., and thereby indirectly retain voting shares of Cattlemens Bank, Altus, Oklahoma.

Permitted: June 29, 2026

Resource One, Inc., Ulysses, Kansas—Robert V. Pinnick, Bend, Oregon, and Kaya S. Wells, Haven, Kansas, to join the Pinnick Family Group, a group acting in concert, to retain voting shares of Resource One, Inc., and thereby indirectly retain voting shares of Grant County Bank, Ulysses, Kansas.

Permitted: July 2, 2026

Philadelphia

Quaint Oak Bancorp, Inc., Southampton, Pennsylvania—Andrew Ott, Newtown, Pennsylvania, Madeleine Bottka, Claymont, Delaware, and Robert A. Strong and Susan A. Strong, both of Lake Ariel, Pennsylvania, to join the Strong Family Control Group, and, together with the Amended and Restated Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, John J. Augustine, as co-trustee, Lansdale, Pennsylvania, and Aimee K. Ott, as co-trustee, Newtown, Pennsylvania, as a group acting in concert, to retain voting shares of Quaint Oak Bancorp, Inc., and thereby indirectly retain voting shares of Quaint Oak Bank, Southampton, Pennsylvania. Aimee K. Ott and John J. Augustine were each previously permitted by the Federal Reserve System to acquire control of voting shares of Quaint Oak Bancorp, Inc.

Permitted: June 29, 2026

Membership

Kansas City

First National Bank, Heavener, Oklahoma—to become a member of the Federal Reserve System.

Approved: July 2, 2026

Supervision and Regulation

Director, S&R

Fifth Third Bancorp, Cincinnati, Ohio—to make certain capital distributions under the capital plan rule.

Approved: June 30, 2026

Director, S&R, and Director, Financial Stability

Stress Tests—(1) to publicly disclose results of the 2026 supervisory stress test and (2) jointly with the director of the Division of Financial Stability, to provide each firm subject to the 2026 supervisory stress test with an explanation of the results of its supervisory stress test.*

Approved: June 22, 2026

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPE COD FIVE CENTS SAVINGS BANK	Membership	Cape Cod Five Cents Savings Bank, Hyannis, Massachusetts, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIDELITY CO- OPERATIVE BANK	Membership	Fidelity Co-operative Bank, Leominster, Massachusetts, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank
886204	WATERTOWN SVG BK, WATERTOWN,	05/08/2026	01/26/2026	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
APPLE CREEK BANKING COMPANY, THE	Premises	Apple Creek Banking Company, Apple Creek, Ohio, to increase its investment in banking premises and seek to exceed the limits within section 208.21 of the Board's Regulation H and section 24A of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PUTNAM COUNTY BANK	* Branch (Domestic)	Putnam County Bank, Hurricane, West Virginia, to establish a branch facility to be located at 8026 Route 60 East, Barboursville, West Virginia.	Newspaper: Federal Register:	07/29/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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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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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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	Public Welfare Investment	Regions is requesting Fed approval to complete a PWI investment with CEI-Boulos South Dallas Impact Fund.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	* Branch (Domestic)	1st Source Bank, South Bend, Indiana, to establish a branch Office at 1215 Potter Drive, West Lafayette, Indiana.	Newspaper: Federal Register:	06/30/2026 Not applicable
BROOKFIELD BANCSHARES, INC.	Listed DeNovo	Brookfield Bancshares, Inc., Brookfield, Illinois, to continue engaging in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 07/22/2026
OppFi Inc.	* 3A1	OppFi, Inc., Chicago, Illinois, to become a bank holding company by acquiring BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona. In addition, OppFi Inc. elects to become a financial holding company.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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
865544	CLEAR LAKE B&TC, CLEAR LAKE, IOWA	06/29/2026	03/02/2026	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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 338 S. Kirkwood Rd, Kirkwood, Missouri	Newspaper: Federal Register:	07/08/2026 Not applicable
SOUTHERN BANK	Public Welfare Investment	Southern Bank, Poplar Bluff, Missouri, requests retroactive approval to make a public welfare investment of \$7,051,322 pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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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
205243	FARMERS & MERCHANTS BK, BAI DWYN MISSISSIPPI	07/17/2025	04/14/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025 06/30/2025
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025 08/04/2025
49241	RELYANCE BK, WHITE HALL, ARKANSAS	04/17/2026 01/12/2026

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	S	Int Small Bank

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
PB BANCSHARES, INC.	Change in Bank Control	Amy J. Regan, Hastings, Minnesota; Robert O. Regan and Donald O. Regan, both of Stillwater, Minnesota; Erin M. Miller and Jeffrey W. Miller, both of Lake Elmo, Minnesota; Andrew D. Nath and Darby O. Regan, both of North St. Paul, Minnesota; Frances D. Regan, Seamus O. Regan, and Bridget M. Nath, all of Chicago, Illinois; Conor C. M. Nath, Seattle, Washington; and Emmet W. Nath and Fiona J. Nath, both of Minneapolis, Minnesota, to join the Regan Family Shareholder Group, a group acting in concert, to acquire shares of PB Bancshares, Inc., and thereby indirectly acquire shares of Premier Bank, both of Maplewood, Minnesota.	Newspaper: 07/21/2026 Federal Register: Not available

District: 9

Federal Reserve Bank of Minneapolis

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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
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period		
FIRST GOTHENBURG BANCSHARES, INC.	* 3A5	Nebraska Bancshares, Inc., Farnam, Nebraska, and its subsidiary, First Gothenburg Bancshares, Inc., Gothenburg, Nebraska, to acquire Foundation First Corporation, Omaha, Nebraska, and thereby indirectly acquire Foundation One Bank, Waterloo, Nebraska.	Newspaper:	08/08/2026	
	* 3A3		Federal Register:	08/10/2026	
SOVEREIGN BANCORP, INC.	* 3A3	Sovereign Bancorp, Inc., Shawnee, Oklahoma, to acquire Leader First Bancorp, Inc., Marlow, Oklahoma, and * Branch (Domestic) thereby indirectly acquire The First National Bank in Marlow, Marlow, Oklahoma. Sovereign Bank, Shawnee, Oklahoma, to merge with The First National Bank in Marlow, Marlow, Oklahoma, and incident thereto, establish branches in Marlow, Comanche, and Rush Springs, all in Oklahoma.	Newspaper:	08/01/2026	
	* 3A1		Federal Register:	08/06/2026	
	* 18C				
	* Branch (Domestic)				

District: 10

Federal Reserve Bank of Kansas City

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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
524953	FIRST PRYORITY BK, PRYOR, OKLAHOMA	06/15/2026	11/17/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter			
NONE					
2465661	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	09/08/2025	06/09/2025	O	Int Small Bank
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

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026	11/17/2025	S	Int Small Bank
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026	12/01/2025	S	Int Small Bank

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NOVA SCOTIA, THE	* 3A5 * 3A3	The Bank of Nova Scotia, Toronto, Canada; to acquire Maple Financial Holdings, Inc., Dallas, Texas, and thereby indirectly acquire MapleMark Bank, Tulsa, Oklahoma.	Newspaper: Federal Register:	Not available 08/06/2026

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
3465392	PEGASUS BK, DALLAS, TEXAS	05/02/2025	11/18/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
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: Not available Federal Register: Not applicable

* 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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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act