FEDERAL RESERVE RELEASE

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

No. 32 Week ending August 8, 2026

## Board Actions

### Bank Holding Companies

Banco Santander, S.A., Madrid, Spain, and Santander Holdings USA, Inc., Boston, Massachusetts—(1) to acquire Webster Financial Corporation (Webster) and thereby indirectly acquire Webster Bank, National Association, both of Stamford, Connecticut, and (2) to acquire indirectly Webster's ownership interests in certain nonbank companies engaged in financial and investment advisory activities.
Announced: August 4, 2026

Coastal Bend Bancshares, Inc., Corpus Christi, Texas—to acquire First National Bank in Port Lavaca, Port Lavaca, Texas.
Announced: August 4, 2026

FS Bancorp, Inc., Mountlake Terrace, Washington—to merge with Pacific West Bancorp and thereby indirectly acquire Pacific West Bank, both of West Linn, Oregon.
Announced: August 4, 2026

## Actions Under Delegated Authority

### Bank Branches, Domestic

***Richmond***

Putnam County Bank, Hurricane, West Virginia—to establish a branch at 8026 Route 60 East, Barboursville, West Virginia.
Approved: August 4, 2026

***Secretary***

SmartBank, Pigeon Forge, Tennessee—to establish a branch at 1234 First Avenue, Columbus, Georgia.
Approved: August 5, 2026

### Bank Holding Companies

***Boston***

1887 Bancorp, MHC, Stoneham, Massachusetts—to become a bank holding company by acquiring StonehamBank, Stoneham, Massachusetts, upon the conversion of StonehamBank from mutual to stock form.
Approved: August 4, 2026

***New York***

Bayerische Raiffeisen-Beteiligungs-Aktiengesellschaft, Beilngries, Germany—to retain voting shares in BayWa AG, Munich, Germany, and thereby indirectly engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.
Approved: August 7, 2026

***Richmond***

Coastal Carolina Bancshares Inc., Myrtle Beach, South Carolina—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Beacon Holding Company Inc., and thereby indirectly acquire its subsidiary state nonmember bank, Beacon Community Bank, both of Mount Pleasant, South Carolina, in connection with the merger of Beacon Community Bank with and into Coastal Carolina National Bank, Myrtle Beach, South Carolina.
Granted: August 3, 2026

### Bank Mergers

***Secretary***

Southern Bancorp Bank, Arkadelphia, Arkansas—to merge with Legacy Bank & Trust Company (Legacy), Mountain Grove, Missouri, and thereby establish branches at the locations of the main office and branches of Legacy.*
Approved: July 29, 2026
*Addition

### Banks, State Member

***Atlanta***

Regions Bank, Birmingham, Alabama—to make a public welfare investment.*

Approved: July 29, 2026
*Addition

### *Dallas*
Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.
Approved: August 5, 2026

### *St. Louis*
Southern Bank, Poplar Bluff, Missouri—to make a public welfare investment.*
Approved: July 27, 2026
*Addition

## Change in Bank Control

### *Chicago*
Bradley Bancorp, Inc., Centerville, Iowa—Nicholas Spenser Young, Overland Park, Kansas, and Tyler Thomas Young, Nashville, Tennessee, to join the Young Family Group, a group acting in concert, to retain voting shares of Bradley Bancorp, Inc., and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, Centerville, Iowa.
Permitted: August 6, 2026

### *San Francisco*
W.T.B. Financial Corporation, Spokane, Washington—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, Spokane, Washington.
Permitted: August 5, 2026

## Extensions of Time

### *Secretary*
A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire voting shares of The ANB Corporation, which controls The American National Bank of Texas, both of Terrell, Texas.*
Granted: July 31, 2026
*Addition

## Financial Holding Companies

### *Kansas City*
Central Bancshares of Kansas City, Inc., Kansas City, Missouri—election to become a financial holding company.
Effective: August 7, 2026

## Regulations and Policies

### *General Counsel*
Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.
Approved: August 6, 2026

## Supervision and Regulation

### *Director, S&R*

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

Approved: July 31, 2026

*Addition

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|---|---|---|
| NONE | | | |

* 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.

| RSSD ID | Institution/Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---|---|---|---|---|---|
| 1004470 | BANKHOMETOWN, OXFORD, MASSACHUSETTS | 07/25/2026 | 03/02/2026 | S | Int Small Bank |
| 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|---|---|---|
| NONE | | | |

* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

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|---|---|---|---|---|---|
| 3664588 | FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT | 07/12/2026 | 08/25/2025 | NI | Int Small Bank |
| 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
| --- | --- | --- | --- |
| NONE | | | |

* Subject to the provisions of the Community Reinvestment Act

**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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|---|---|---|---|---|---|
| 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| Community Partners Bancorp, Inc. | * 3A1 | Community Partners Bancorp, Inc., Deshler, Ohio, to become a bank holding company by acquiring 100 percent of The Corn City State Bank, Deshler, Ohio | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**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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|---|---|---|---|---|---|
| 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
| --- | --- | --- | --- |
| NONE | | | |

* Subject to the provisions of the Community Reinvestment Act

**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.

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

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|---|---|---|---|---|---|
| 2787770 | BANK OF THE JAMES, LYNCHBURG, VIRGINIA | 11/20/2025 | 05/27/2025 | S | Int Small Bank |
| 886624 | CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA | 07/17/2026 | 02/23/2026 | 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 |

**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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| PINNACLE BANK | * Branch (Domestic) | Pinnacle Bank, Nashville, Tennessee, to establish a branch located at 1224 Ogletree Village Lane, Auburn, Alabama 36830. | Newspaper:<br>Federal Register: | 08/12/2026<br>Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**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.

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

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|---|---|---|---|---|---|
| 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| ALLY BANK | Public Welfare Investment | Ally Bank, Sandy, Utah requests prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| CEDAR RAPIDS BANK AND TRUST COMPANY | * Branch (Domestic) | Cedar Rapids Bank & Trust Company, Cedar Rapids, Iowa, to establish a branch at 4061 Mount Vernon Road SE, Cedar Rapids, Iowa | Newspaper:<br>Federal Register: | 08/02/2026<br>Not applicable |
| HOOSIER HEARTLAND STATE BANCORP EMPLOYEE STOCK OWNERSHIP AND SAVINGS PLAN TRUST | * 3A3 | Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, to increase its ownership of Hoosier Heartland State Bancorp, both of Crawfordsville, Indiana, from 25.47 percent to 25.9.3 percent, and thereby increase its indirect ownership of Hoosier Heartland State Bank, Crawfordsville, Indiana. | Newspaper:<br>Federal Register: | Not available<br>09/10/2026 |

* 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 |
| 833749 | WOODTRUST BK, WISCONSIN RAPIDS, WISCONSIN | 02/23/2026 | 10/06/2025 | 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| FNBC BANK | * 18C<br>* Branch (Domestic) | FNBC Bank, Ash Flat, Arkansas, to merge with Riverwind Bank, Augusta, Arkansas, and thereby establish branches at the locations of Riverwind Bank's main office and branches. | Newspaper:<br>Federal Register: | 09/06/2026<br>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 |
| 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 |
| 848248 | FIDELITY BK, WEST MEMPHIS, ARKANSAS | 08/08/2025 | 05/05/2025 | S | Int Small Bank |
| 489548 | FIRST ST B&TC, CARUTHERSVILLE, MISSOURI | 01/18/2026 | 10/20/2025 | S | Int Small Bank |

**CRA Examinations scheduled for Quarter of**

| Institution | Location | Quarter |
|---|---|---|
| NONE | | |

| | | | | | |
|---|---|---|---|---|---|
| 49241 | RELYANCE BK, WHITE HALL, ARKANSAS | 04/17/2026 | 01/12/2026 | S | Int Small Bank |

* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| FIRST WESTERN BANK AND TRUST | * Branch (Domestic) | First Western Bank and Trust, Minot, North Dakota to establish a branch at 490 West Willow Street, Harrisburg, South Dakota. | Newspaper:<br>Federal Register: | 08/14/2026<br>Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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S = Satisfactory
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|---|---|---|---|---|---|
| 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 August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| BANK7 CORP | * 3A3 | Bank7 Corp, Oklahoma City, Oklahoma, to acquire 71 percent of Century Financial Services Corporation, and thereby indirectly acquire voting shares of Century Bank, both of Santa Fe, New Mexico. | Newspaper:<br>Federal Register: | Not available<br>09/02/2026 |
| DOCKING BANCSHARES, INC. | Change in Bank Control | Judy O. Docking, Arkansas City, Kansas; Mary Ruth Johnson, Naperville, Illinois; and the William R. Docking Wife's Trust, Arkansas City, Kansas, Judy O. Docking and Brian Docking, co-trustees, Arkansas City, Kansas, to acquire shares of Docking Bancshares Inc., Arkansas City, Kansas ("the company") and to join the Docking Family Group, a group acting in concert that controls 25 percent or more of the company. The company controls Union State Bank, Arkansas City, Kansas ("the bank"). Brian Docking was previously permitted by the Federal Reserve System to acquire voting shares of the company in an individual capacity and as a member of the Docking Family Group. Additionally, Jill S Docking, Wichita, Kansas; Margery Docking Gavin, Denver, Colorado; and the Thomas R Docking Family Trust, Wichita, Kansas, Jill S Docking, trustee, Wichita, Kansas, to retain shares of the company and join the Docking Family Group. | Newspaper:<br>Federal Register: | Not available<br>08/31/2026 |

* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| F&M BANCSHARES, INC. | Change in Bank Control | The JVA Inheritance Trust for Terry V. Anderson, Terry V. Anderson, trustee, both of Piedmont, Oklahoma; the JVA Inheritance Trust for John T. Anderson, John T. Anderson, trustee, both of Crescent, Oklahoma; the JVA Inheritance Trust for Barry L. Anderson, Barry L. Anderson, trustee, both of Guthrie, Oklahoma; and the JVA Inheritance Trust for Patti J. Rains, Patti J. Rains, trustee, both of Oklahoma City, Oklahoma; to join the Anderson Family Group, a group acting in concert, to acquire voting shares of F&M Bancshares, Inc., Crescent, Oklahoma, and thereby indirectly acquire voting shares of F&M Bank, Edmond, Oklahoma. Terry V. Anderson, John T. Anderson, Barry L. Anderson, and Patti J. Rains are members of the Anderson Family Group and were each previously permitted by the Federal Reserve System to acquire voting shares of the company in their individual capacities. | Newspaper:<br>Federal Register: | Not available<br>08/14/2026 |
| PREMIER BANCSHARES, INC. | * 3A1 | PBI Holdings, Inc., Omaha, Nebraska, to become a bank holding company through the acquisition of Premier Bancshares, Inc., Omaha, Nebraska, and thereby indirectly acquire Premier Bank National Association, Omaha, Nebraska. | Newspaper:<br>Federal Register: | 09/05/2026<br>09/11/2026 |

* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|---|---|---|
| SANTA FE TRAIL BANC SHARES, INC. | Change in Bank Control | David Holloway, Sublette, Kansas, to retain voting shares and Brett Holloway, Manhattan, Kansas; Jacob Holloway, Sublette, Kansas; Matthew Holloway, Lake Worth, Florida; and Brooke Molz, Kiowa, Kansas, to join the Holloway Family Control Group, a group acting in concert, to retain voting shares of Santa of Santa Fe Trail Banc Shares, Inc, and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas. | Newspaper: Not available<br>Federal Register: 08/28/2026 |
| SILVER QUEEN FINANCIAL SERVICES, INC. | * 3A1 | Silver Queen Financial Services, Inc., Greenwood Village, Colorado, to become a bank holding company by acquiring Colorado Federal Savings Bank, Greenwood Village, Colorado, to be renamed PF National Bank following its conversion from a federal savings bank to a national bank. | Newspaper: Not available<br>Federal Register: Not available |

* Subject to the provisions of the Community Reinvestment Act

**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 |
| 2465881 | 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 |
| 990352 | UNITED B&TC, MARYSVILLE, KANSAS | 02/20/2026 | 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

| 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 |

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| POINTBANK | * Branch (Domestic) | PointBank, Pilot Point, Texas, to establish a branch located at 8989 Preston Road, Frisco, Texas | Newspaper:<br>Federal Register: | 08/16/2026<br>Not applicable |

* 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 |
| 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 |
| 77253 | TXN BK, HONDO, TEXAS | 10/13/2025 | 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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 8, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| 7 Gen Holdings, Inc. | * 3A1 | 7 Gen Holdings, Inc., Murrieta, California; to become a bank holding company by acquiring Legacy Bank, Murrieta, California, and to become a wholly-owned subsidiary of Legacy Bancorp, San Jacinto, California. | Newspaper:<br>Federal Register: | Not available<br>09/14/2026 |
| Column Holdings Inc. | * 3A5<br>Election (Domestic) | Column Holdings, Inc., Wilmington, Delaware, to become a bank holding company by acquiring Column National Association, Salt Lake City, Utah. In addition, Column Holdings, Inc., elects to become a financial holding company. | Newspaper:<br>Federal Register: | Not available<br>Not available |
| 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:<br>Federal Register: | Not available<br>Not applicable |
| WESTAMERICA BANK | * Branch (Domestic) | Westamerica Bank, San Rafael, California, to establish a new branch office at 3130 Crow Canyon Place, Suite 100, San Ramon, California. | Newspaper:<br>Federal Register: | 08/28/2026<br>Not applicable |
| WESTERN ALLIANCE BANK | Public Welfare Investment | Western Alliance Bank, Phoenix, Arizona, request approval to make a public welfare investment of $50,986,794 in Raymond James Housing Opportunities Fund 94 LLC for a Block A Family Apartments, a 272-unit housing development in San Jose, California. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

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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 |
|---|---|---|---|---|---|
| 3537897 | COMMENCEMENT BK, TACOMA, WASHINGTON | 03/09/2026 | 10/06/2025 | S | Int Small Bank |
| 3052813 | COMMERCEWEST BK, IRVINE, CALIFORNIA | 06/14/2025 | 02/24/2025 | 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 | | |

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