FEDERAL RESERVE RELEASE

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

No. 34 Week ending August 22, 2026

Board Actions

Enforcement

Deutsche Bank AG, Frankfurt am Main, Germany; DB USA Corporation, New York, New York; and Deutsche Bank AG New York Branch, New York, New York—cease-and-desist order dated April 20, 2017, terminated August 13, 2026.
Announced: August 20, 2026

Regions Bank, Birmingham, Alabama—consent order of prohibition against Stephanie R. Kilbert, a former institution-affiliated party.
Announced: August 20, 2026

Southpoint Bancshares, Inc., Birmingham, Alabama—written agreement with the Federal Reserve Bank of Atlanta and the Alabama State Banking Department.
Announced: August 20, 2026

United Community Bank, Greenville, South Carolina—consent order of prohibition against Crystal A. Wykle, a former institution-affiliated party.
Announced: August 20, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Pinnacle Bank, Nashville, Tennessee—to establish a branch at 1224 Ogletree Village Lane, Auburn, Alabama.
Approved: August 19, 2026

Regions Bank, Birmingham, Alabama—to establish a branch at 158 Courthouse Square, Oxford, Mississippi.
Approved: August 20, 2026

Dallas

First State Bank, Gainesville, Texas—to establish a branch at 409 West Main Street, Round Rock, Texas.
Approved: August 20, 2026

PointBank, Pilot Point, Texas—to establish a branch at 8989 Preston Road, Frisco, Texas.
Approved: August 21, 2026

Kansas City

Lamar Bank and Trust Company, Lamar, Missouri—to establish a branch at 722 West Street, Stockton, Missouri.
Approved: August 20, 2026

New York

Peapack Private Bank and Trust, Bedminster, New Jersey—to establish a branch at 1600 Avenue of the States, Lakewood, New Jersey.
Approved: August 20, 2026

Richmond

New Peoples Bank, Inc., Honaker, Virginia—to establish a branch at 165 West Main Street, Wytheville, Virginia.
Approved: August 18, 2026

Bank Holding Companies

Atlanta

Juno Bancorp, Inc., Palm Beach Gardens, Florida—to become a bank holding company by acquiring outstanding shares of New Republic Bank, Charlotte, North Carolina.
Approved: August 18, 2026

Cleveland

NexTier Incorporated, Kittanning, Pennsylvania—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Riverside Bank of Dublin (Riverside Bank), Dublin, Ohio, a state nonmember bank, in connection with the merger of Riverside Bank with and into NexTier Bank, N.A., Kittanning, Pennsylvania.*
Granted: August 14, 2026
*Addition

General Counsel

River Run Bancorp, MHC, and River Run Bancorp., Inc., both of Newburyport, Massachusetts—waiver of filing requirement under section 3 of the Bank Holding Company Act in connection with the conversion of Rollstone Bank & Trust, Fitchburg, Massachusetts, a federal savings association, to a Massachusetts-chartered state savings bank.*
Granted: August 13, 2026
*Addition

Kansas City

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.
Approved: August 17, 2026

San Francisco

Banner Corporation, Walla Walla, Washington—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Pacific Financial Corporation and thereby indirectly acquire its subsidiary state nonmember bank, Bank of the Pacific, both of Aberdeen, Washington, in connection with the merger of Bank of the Pacific with and into Banner Bank, Walla Walla, Washington.*
Granted: August 14, 2026
*Addition

St. Louis

Alliance Bancshares, Inc., Cape Girardeau, Missouri—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with ASB Management Corp. and thereby indirectly acquire its subsidiary state nonmember bank Anna State Bank, both of Anna, Illinois, in connection with the merger of Anna State Bank with and into Alliance Bank, Cape Girardeau, Missouri.*
Granted: August 12, 2026
*Addition

Banks, Foreign

Director, S&R

National Westminster Bank Plc, London, England—to establish a representative office in Stamford, Connecticut.
Announced: August 20, 2026

Change in Bank Control

Atlanta

Lafayette Banking Company, Mayo, Florida—Michael Shaw, Freda Shaw, Kody Daniel Shaw, M. Keith Shaw, and Melissa P. Shaw, all of Mayo, Florida; Keri Shaw Dykes, Gainesville, Florida; and Kyle L. Shaw, Tallahassee, Florida, as members of the Shaw Family Control Group, a group acting in concert, to acquire additional voting shares of Lafayette Banking Company and thereby indirectly acquire voting shares of Lafayette State Bank, Mayo, Florida.
Permitted: August 20, 2026

Dallas

Athens, TX Bancshares, Inc., Athens, Texas—Austin Family Trust B, Jeff Austin, Jr. as trustee, both of Jacksonville, Texas, to join the Austin/Chapman Family Control Group, a group acting in concert, to acquire voting shares of Athens, TX Bancshares, Inc., and thereby indirectly acquire voting shares of First State Bank, Athens, Texas.
Permitted: August 18, 2026

Austin Bancorp, Inc., Jacksonville, Texas—Austin Family Trust B, Jeff Austin, Jr. as trustee, both of Jacksonville, Texas; JML Trust, Mary Margaret Austin, as trustee, both of Jacksonville, Texas; and LAPA Trust, Carole Leigh Austin Mattson, as trustee, both of Georgetown, Texas, to join the Austin/Chapman Family Control Group, a group acting in concert, to acquire voting shares of Austin Bancorp, Inc., and thereby indirectly acquire voting shares of Austin Bank, Texas National Association, Jacksonville, Texas.
Permitted: August 18, 2026

Capital Bancorp, Inc., Jacinto City, Texas—Austin Family Trust B, Jeff Austin, Jr. as trustee, both of Jacksonville, Texas, to join the Austin/Chapman Family Group, a group acting in concert, to acquire voting shares of Capital Bancorp, Inc., and thereby indirectly acquire voting shares of Capital Bank, Houston, Texas. In addition, JML Trust, Mary Margaret Austin, as trustee, both of Longmont, Colorado; LAPA Trust, Carole Leigh Austin Mattson, as trustee, both of Littleton, Colorado; Jessica Leigh Neill Swinnea, Chandler, Texas; and Austin Kyle Neill, Dallas, Texas, to join the Austin/Chapman Family Control Group, a group acting in concert, to retain voting shares of Capital Bancorp, Inc., and thereby indirectly retain voting shares of Capital Bank.
Permitted: August 18, 2026

Sterling City Bancshares, Inc., Sterling City, Texas—William Horwood, Lonnie Horwood, Tristan Himes, Katlin Horwood, Tate Horwood, Larry Horwood, Linda Horwood, Lathen Horwood, and Lane Horwood, all of Sterling City, Texas; Carly Horwood Janca, San Angelo, Texas; Trisha Horwood Halfmann, Garden City, Texas; Lyle Horwood, Ringgold, Texas; Lisa Horwood Spanjer, San Antonio, Texas; Laura Bibb, Llano, Texas; and Ellen Shoemaker, Helotes, Texas, to form the Horwood Family Control Group, a group acting in concert, to retain voting shares of Sterling City Bancshares, Inc., and thereby indirectly retain voting shares of The First National Bank of Sterling City, Sterling City, Texas.
Permitted: August 21, 2026

St. Louis

Omni Bancorp, Inc., Effingham, Illinois—Gerald L. Moon Family Trust, Shirley M. Moon, individually and as trustee, both of Effingham, Illinois, to acquire voting shares of Omni Bancorp, Inc., and thereby indirectly acquire voting shares of Crossroads Bank, Effingham, Illinois.
Permitted: August 18, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 22, 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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
COASTAL HERITAGE BK	WEYMOUTH, MASSACHUSETTS	Fourth Quarter of 2026
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	Fourth Quarter of 2026
NORTH BROOKFIELD SVG BK	NORTH BROOKFIELD, MASSACHUSETTS	Fourth Quarter of 2026
BEACON B&TC	BOSTON, MASSACHUSETTS	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
BLUESTONE BK	RAYNHAM, MASSACHUSETTS	First Quarter of 2027
MARBLEHEAD BK	MARBLEHEAD, MASSACHUSETTS	First Quarter of 2027
READING CO-OP BK	READING, MASSACHUSETTS	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 22, 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

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
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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
ORANGE B&TC	MIDDLETOWN, NEW YORK	Fourth Quarter of 2026
UTICA BR	UTICA, NEW YORK	Fourth Quarter of 2026
DIME CMRL BK	BRIDGEHAMPTON, NEW YORK	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 22, 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

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

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

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 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* 18C * Branch (Domestic)	First Financial Bank, Cincinnati, Ohio to merge with Peoples Bank, 9204 Columbia Avenue, Munster, Indiana, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of Peoples Bank, Munster, Indiana	Newspaper: Federal Register:	09/17/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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
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
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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
NORTH VALLEY BK	ZANESVILLE, OHIO	Fourth Quarter of 2026
TWIN VALLEY BK	WEST ALEXANDRIA, OHIO	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEGACY BANK	* Branch (Domestic)	Legacy Bank, Grundy, Virginia, to establish a branch located at 1001 Leatherwood Lane, Bluefield, Virginia.	Newspaper: Federal Register:	08/27/2026 Not applicable

* 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
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
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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
ATLANTIC UNION BK	RICHMOND, VIRGINIA	Fourth Quarter of 2026
FIRST SENTINEL BK	RICHLANDS, VIRGINIA	Fourth Quarter of 2026
BANK OF CHARLOTTE CTY	PHENIX, VIRGINIA	First Quarter of 2027
BANK OF THE LOWCOUNTRY	WALTERBORO, SOUTH CAROLINA	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
HOMETRUST BK	ASHEVILLE, NORTH CAROLINA	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
ANDREW JOHNSON BANCSHARES, INC.	Change in Bank Control	Brandon Cordell Hull; Paige McDonald Hull; the Irrevocable Trust for Laura Caroline Hull, Brandon C. Hull and Leslie A. Hull, Trustees; the Irrevocable Trust for Meredith Grace Hull, Brandon C. Hull and Leslie A. Hull, Trustees; the Irrevocable Trust for Thomas Gray Cordell Hull, Brandon C. Hull and Leslie A. Hull, Trustees; and Helge E. Hull, each of Greeneville, Tennessee; the Leslie A. Hull Revocable Living Trust, Leslie A. Hull, Trustee, Knoxville, Tennessee; Leslie Clare Duenas, Katy, Texas; Thomas George Hull Welsch, Oxford, United Kingdom; John A. Welsch, Pawleys Island, South Carolina; Harry Toulmin McDonald, Jr., Highlands, North Carolina; Harry Toulmin McDonald III, Athens, Georgia, as a group acting in concert, to retain control of Andrew Johnson Bancshares, Inc., and thereby indirectly retain control of Andrew Johnson Bank, both of Greeneville, Tennessee.	Newspaper: 09/10/2026 Federal Register: 09/10/2026

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District: 6

Federal Reserve Bank of Atlanta

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

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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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
FIRSTBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2026
CENTRAL ST BK	CALERA, ALABAMA	First Quarter of 2027
GREAT SOUTHERN BK	MERIDIAN, MISSISSIPPI	First Quarter of 2027
PRIORITYONE BK	MAGEE, MISSISSIPPI	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
AGRICULTURAL BANKING CORPORATION	* 3A5	Agricultural Banking Corporation, Paxton, Illinois, to acquire Buckley Bancorp, Inc., and thereby indirectly acquire Buckley State Bank, both of Buckley, Illinois.	Newspaper: 09/18/2026 Federal Register: 09/25/2026

* 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

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
DEMOTTE ST BK	DEMOTTE, INDIANA	Fourth Quarter of 2026
FIRST ST BK OF MI	DECATUR, MICHIGAN	Fourth Quarter of 2026
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	Fourth Quarter of 2026
MIDWEST BK	MONMOUTH, ILLINOIS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
BANK IA	WEST DES MOINES, IOWA	First Quarter of 2027
FIRST FARMERS B&TC	CONVERSE, INDIANA	First Quarter of 2027
MARQUETTE BK	CHICAGO, ILLINOIS	First Quarter of 2027
OXFORD BK	OXFORD, MICHIGAN	First Quarter of 2027
SECURITY SVGS BK	GOWRIE, IOWA	First Quarter of 2027
TRI-COUNTY BK	BROWN CITY, MICHIGAN	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
ENTERPRISE B&TC	CLAYTON, MISSOURI	Fourth Quarter of 2026
FIRST BK	CREVE COEUR, MISSOURI	Fourth Quarter of 2026
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	Fourth Quarter of 2026
FNBC BK	ASH FLAT, ARKANSAS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
MONTICELLO BKG CO	MONTICELLO, KENTUCKY	Fourth Quarter of 2026
RENASANT BK	TUPELO, MISSISSIPPI	Fourth Quarter of 2026
SOUTHERN IN HQ	JEFFERSONVILLE, INDIANA	Fourth Quarter of 2026
BANK OF ADVANCE	ADVANCE, MISSOURI	First Quarter of 2027
COMMUNITY BK	LEXINGTON, TENNESSEE	First Quarter of 2027
DECATUR CTY BK	DECATURVILLE, TENNESSEE	First Quarter of 2027
FIRST HORIZON BK	MEMPHIS, TENNESSEE	First Quarter of 2027
FNB CMNTY BK	VANDALIA, ILLINOIS	First Quarter of 2027
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	First Quarter of 2027
LEGACY BK	SPRINGDALE, ARKANSAS	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
Versa Bancorp	* 3A1 * 3A3 Listed DeNovo First Foreign Investment	Versa Bancorp, Minneapolis, Minnesota; to become a bank holding company by acquiring VersaHoldings US Corp., London, Ontario, Canada ("VersaHoldings"), thereby indirectly acquiring VersaBank USA N.A., Holdingford, Minnesota ("VersaBank USA"). In addition, Versa Bancorp, through the acquisition of VersaFinance US Corp., London, Ontario, Canada, to engage in extending credit and servicing loans and data processing pursuant to sections Section 225.28(b)(1) and 225.28(b)(14) of the Board's Regulation Y, respectively, and Versa Bancorp, to make an initial investment in a foreign organization, VersaBank, pursuant to Section 211.9(a)(5) of Regulation K. In addition, GBH Inc., Breslau, Ontario, Canada; to acquire 24.34 percent of the voting shares of Versa Bancorp, and thereby indirectly retain voting shares of VersaHoldings and VersaBank USA.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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.

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
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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA	Fourth Quarter of 2026
FIRST MT BK	MISSOULA, MONTANA	First Quarter of 2027
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 22, 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: Federal Register:	Not available 08/14/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST NATIONAL AGENCY, INC.	Change in Bank Control	Kimberly J. Fairbank Family Trust; Trenton Fairbank, trustee, Trenton L. & Sara M. Fairbank Revocable Trust, Trenton & Sara Fairbank, co-trustees , all of Cimarron, Kansas; Joe D. Butcher Family Trust-Grant Butcher Share, Cimarron, Kansas, Grant Butcher, Springdale, Arkansas, and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees; and the Joe D. Butcher Family Trust-Robert Butcher Share, Cimarron, Kansas, Robert Butcher, DeSoto, Kansas and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees, to join the Butcher Family Control Group to retain voting shares First National Agency, Inc., and thereby indirectly retain voting shares of First National Bank in Cimarron, both of Cimarron, Kansas. Robert Butcher and Grant Butcher have previously been permitted as members of the Butcher Family Control Group to acquire voting shares of First National Agency, Inc.	Newspaper: Not available Federal Register: Not available
GUNNISON BANK AND TRUST COMPANY, THE	* Branch (Domestic)	The Gunnison Bank and Trust Company, Gunnison, Colorado, to establish a branch located at 28 Gillaspey Avenue, Crested Butte, Colorado.	Newspaper: 09/04/2026 Federal Register: Not applicable
Novus Capital Holdings, Inc.	* 3A1	Novus Capital Holdings, Inc., Edmond, Oklahoma, to become a bank holding company through the acquisition of Novus Bank, Edmond, Oklahoma.	Newspaper: 09/23/2026 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
SANTA FE TRAIL BANC SHARES, INC.	Change in Bank Control	Kimberly Jo Fairbank Family Trust, Trenton Fairbank, trustee; Trenton L. & Sara M. Fairbank Revocable Trust, Trenton & Sara Fairbank, co-trustees; all of Cimarron, Kansas; Grant D. Butcher GST Trust, Cimarron, Kansas, Grant Butcher, Springdale, Arkansas, and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees; Robert L. Butcher GST Trust, Cimarron, Kansas, Robert Butcher, DeSoto, Kansas, and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees; and Dea Ann Kreisman, Parker, Colorado, to join the Butcher Family Control Group to retain voting shares of Santa Fe Trail Banc Shares, Inc., and thereby retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
BANCFIRST	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2026
CITIZENS ST B&TC	ELLSWORTH, KANSAS	Fourth Quarter of 2026
CORNERSTONE BK	YORK, NEBRASKA	Fourth Quarter of 2026
FIRST OPTION BK	OSAWATOMIE, KANSAS	Fourth Quarter of 2026

* 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
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026	12/01/2025	S	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
FLATIRONS BK	BOULDER, COLORADO	Fourth Quarter of 2026
INVESTORS CMNTY BK	CHILLICOTHE, MISSOURI	Fourth Quarter of 2026
SOUTHWEST BK OF WEATHERFORD	WEATHERFORD, OKLAHOMA	Fourth Quarter of 2026
ADAMS B&TC	OGALLALA, NEBRASKA	First Quarter of 2027
AMERISTATE BK	ATOKA, OKLAHOMA	First Quarter of 2027
BANK7	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2027
CITIZENS ST BK	WISNER, NEBRASKA	First Quarter of 2027
MIDWEST BK	PIERCE, NEBRASKA	First Quarter of 2027
SIOUXLAND BK	SOUTH SIOUX CITY, NEBRASKA	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 22, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Abilene, Texas to establish a branch at 12101Bee Cave Road, Bee Cave, Texas 78738	Newspaper: Federal Register:	09/04/2026 Not applicable
Journey Financial Group, Inc.	* 3A1	Journey Financial Group, Inc., Montgomery, Texas, to become a bank holding company by acquiring Lone Star Bank, Houston, Texas.	Newspaper: Federal Register:	09/13/2026 09/21/2026

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
FIRST FNCL BK	ABILENE, TEXAS	Fourth Quarter of 2026
SUSSER BK	DALLAS, TEXAS	Fourth Quarter of 2026
TEXAS CAP BK	DALLAS, TEXAS	Fourth Quarter of 2026
CITIZENS ST BK	WOODVILLE, TEXAS	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
VANTAGE BK TX	SAN ANTONIO, TEXAS	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 22, 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: Federal Register:	Not available 09/14/2026
Column Holdings Inc.	* 3A5 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: Federal Register:	Not available 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: Federal Register:	Not available Not applicable
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona proposes to make a $19.0 million public welfare investment in Merchants Capital Tax Credit Equity Fund 24, LP.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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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 Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
CENTRAL PACIFIC BK	HONOLULU, HAWAII	Fourth Quarter of 2026
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA	Fourth Quarter of 2026
BANK OF HAWAII	HONOLULU, HAWAII	First Quarter of 2027
COMMONWEALTH BUS BK	LOS ANGELES, CALIFORNIA	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

CRA Examinations scheduled for Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026) and First Quarter of 2027 (January 1, 2027 - March 31, 2027)

Institution	Location	Quarter
UNIBANK	LYNNWOOD, WASHINGTON	First Quarter of 2027

* Subject to the provisions of the Community Reinvestment Act