FEDERAL RESERVE RELEASE

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

No. 35 Week ending August 29, 2026

Board Actions

Enforcement

Banco Popular de Puerto Rico, San Juan, Puerto Rico—consent order of prohibition against Gadiel Rosario-Alvarado, a former institution-affiliated party.

Announced: August 27, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Minneapolis

First Western Bank and Trust, Minot, North Dakota—to establish a branch at 490 West Willow Street, Harrisburg, South Dakota.
Approved: August 27, 2026

Secretary

First Bank, Southern Pines, North Carolina—to establish a branch at 6525 Carnegie Boulevard, Charlotte, North Carolina.
Approved: August 24, 2026

Bank Holding Companies

Atlanta

Bci Group, S.A., Santiago, Chile—to become a bank holding company by acquiring Banco de Credito e Inversiones S.A. (Bci), Santiago, Chile. Empresas Juan Yarur SpA, Santiago, Chile, to acquire Bci Group, S.A. Bci2, Santiago, Chile, to become a bank holding company through a spin-off of Bci Financial Group, Inc., Miami, Florida, followed by a merger of Bci2 into Bci Group S.A.
Approved: August 27, 2026

Boston

Green Mountain Mutual Bancorp, Brattleboro, Vermont—to become a bank holding company by acquiring Brattleboro Savings and Loan Association (Brattleboro), Brattleboro, Vermont, upon the conversion of Brattleboro from mutual to stock form.
Approved: August 27, 2026

Mascoma Mutual Financial Services Corporation, Lebanon, New Hampshire—(1) to merge with Androscoggin Bancorp, MHC, and thereby indirectly acquire Androscoggin Bancorp, Inc., and Androscoggin Savings Bank, all of Lewiston, Maine, and (2) to engage, through the acquisition of Portland Trust Company, LLC, Portland, Maine, in providing trust company functions pursuant to section 225.28(b)(5) of Regulation Y.
Approved: August 28, 2026

Chicago

Brookfield Bancshares, Inc., Brookfield, Illinois—to merge with NSTS Bancorp, Inc., and thereby indirectly acquire North Shore Trust and Savings, both of Waukegan, Illinois, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.
Approved: August 24, 2026

Cherry Bancorporation, Inc., Cherry, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire First State Bank of Van Orin, Van Orin, Illinois, a state nonmember bank, in connection with the merger of First State Bank of Van Orin with and into State Bank of Cherry, Cherry, Illinois.*
Granted: August 12, 2026
*Addition

Kansas City

Digital Asset Acquisition Corporation, Princeton, New Jersey—to become a bank holding company by merging with Old Glory Holding Company, Oklahoma City, Oklahoma, and thereby indirectly acquire its subsidiary state nonmember bank, Old Glory Bank, Elmore City, Oklahoma.*
Withdrawn: August 20, 2026
*Addition

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment.
Withdrawn: August 26, 2026

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.
Approved: August 25, 2026

St. Louis

Renasant Bank, Tupelo, Mississippi—to make a public welfare investment.
Approved: August 25, 2026

Change in Bank Control

Kansas City

F&M Bancshares, Inc., Crescent, Oklahoma—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., 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.
Permitted: August 27, 2026

Minneapolis

PB Bancshares, Inc., Maplewood, Minnesota—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, Maplewood, Minnesota.
Permitted: August 28, 2026

Extensions of Time

Director, S&R

Wells Fargo & Company, San Francisco, California—extension of time to conform or divest a merchant banking investment.
Granted: August 28, 2026

Minneapolis

GBH Inc., Breslau, Canada; VersaBank, London, Canada; and VersaHoldings US Corp., Wilmington, Delaware—extension of time to divest certain activities.
Granted: August 27, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 29, 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 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ICICI BANK LIMITED	Rep Office-Prior Notice	ICICI Bank Limited, Mumbai, India, to establish a representative office in the State of Washington pursuant to Section 211.24(a) of Regulation K.	Newspaper: Federal Register:	09/28/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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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:

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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 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 29, 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.

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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
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 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GENOA BANKING COMPANY, THE	* Branch (Domestic) Premises	Genoa Bank, Genoa, Ohio, files an application to establish a branch office at 3911 Milan Road, Sandusky, Ohio 44870 and also requests permission to exceed its limit of investment in premises pursuant to Sections 208.21 of Regulation H and 24A of the Federal Reserve Act.	Newspaper: Federal Register:	09/08/2026 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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
495419	CITIZENS BK OF KY, PAINTSVILLE, KENTUCKY	08/09/2026	12/01/2025	O	Int Small Bank
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

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 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC UNION BANK	* Branch (Domestic)	Atlantic Union Bank, Richmond, Virginia, to establish a branch facility to be located at 5501 Capital Boulevard, Raleigh, North Carolina.	Newspaper: Federal Register:	09/11/2026 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
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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
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 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

O = Outstanding
S = Satisfactory
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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 August 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURT BANCSHARES, INC.	Change in Bank Control	William D. Mullins Revocable Trust with William D. Mullins as trustee, both of Algona, Iowa and Janice M. Mullins Revocable Trust, Algona, Iowa, with Janice M. Mullins as trustee, both of Algona, Iowa, to join the Bierstedt Family Control Group, a group acting in concert, to acquire voting shares of Burt Bancshares, Inc., Burt, Iowa and thereby indirectly acquire voting shares of Security State Bank, Algona, Iowa.	Newspaper: Federal Register:	Not available 09/15/2026
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, prior notice of a Public Welfare Investment, pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, prior notice of a Public Welfare Investment, pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST LENA CORPORATION	Change in Bank Control	Notice by Jamie A. Hagenow, Verona, Wisconsin, Carrie E. Jones, Platteville, Wisconsin, Baline Stamm, Lena, Illinois, Valerie Battisti, Palatine, Illinois, Jeffrey L. Stamm Trust A with Jeffrey L. Stamm as trustee both of Lena, Illinois, Cali R. Lelle Trust A with Cali R. Lelle as trustee both of Arlington Heights, Illinois, and Cali Lelle Revocable Living Trust with Cali R. Lelle and Larry Lelle as co-trustees, all of Arlington Heights, Illinois as a group acting in concert, to form the Lelle-Stamm Family Group, to retain voting shares of First Lena Corporation and thereby indirectly retain voting shares of Citizens State Bank both of Lena, Illinois.	Newspaper: Federal Register:	09/21/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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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
3812147	GRAND RIVER BK, GRANDVILLE, MICHIGAN	12/14/2025	07/07/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

833749	WOODTRUST BK, WISCONSIN RAPIDS, WISCONSIN	02/23/2026	10/06/2025	S	Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK	* Branch (Domestic)	Farmers and Merchants Bank, Baldwyn, Mississippi to establish a branch facility to be located 609 Battleground Drive, Iuka, Mississippi.	Newspaper: Federal Register:	09/11/2026 Not applicable
FARMERS BANCORP INC.	* 3A5 * 3A3	Farmers Bancorp, Inc., Blytheville, Arkansas, to acquire Lawrence Bancshares, Inc., and thereby indirectly acquire Lawrence Bank, both of Nashville, Tennessee.	Newspaper: Federal Register:	09/10/2026 10/01/2026
FIRST HORIZON BANK	Public Welfare Investment	First Horizon Bank, Memphis, Tennessee, requests approval to make a public welfare investment of up to $600,000 in Partner Community Capital, Inc., pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST HORIZON BANK	Public Welfare Investment	First Horizon Bank, Memphis, Tennessee, requests approval to make a public welfare investment of up to $1,000,000 in the CLIMB Fund, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST HORIZON BANK	Public Welfare Investment	First Horizon Bank, Memphis, Tennessee, requests approval to make a public welfare investment of up to $1,000,000 in OPAL Community Capital, LLC, 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

Filings received during the week ending August 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL FINANCIAL CORPORATION	Change in Bank Control	Notice by the Carl F. Lucky, Jr. Survivor Trust, Jane Lucky, as trustee, both of McGehee, Arkansas; Virginia Abernathy, Rogers, Arkansas; Arthur S. Lucky Revocable Trust, Arthur Lucky as trustee, both of Chesterfield, Missouri; Laura Lucky Batey, Bentonville, Arkansas; Carl Lucky III, Diane Lucky and Susan White, all of Monticello, Arkansas; and Alesia Lucky, McGehee, Arkansas; to join the Lucky Family Control Group, a group acting in concert, to retain voting shares of First National Financial Corporation, and thereby indirectly retain voting shares of First NaturalState Bank, both of McGehee, Arkansas.	Newspaper: Federal Register:	Not available Not available

* 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
489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	01/18/2026	10/20/2025	S	Int Small Bank
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	09/06/2025	05/12/2025	S	Int Small Bank
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025	06/30/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 29, 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: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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 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 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BATTLE CREEK STATE BANK	* Branch (Domestic)	Battle Creek State Bank, Battle Creek, Nebraska, to establish a branch located at 333 N. Oakland Avenue, Oakland, Nebraska.	Newspaper: Federal Register:	09/11/2026 Not applicable
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: Federal Register:	Not available 09/15/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 29, 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: Federal Register:	Not available 09/15/2026
UNITED BANK & TRUST	* 18C * Branch (Domestic)	United Bank & Trust, Marysville, Kansas, to merge with Bank of Commerce, Chanute, Kansas, and incident thereto, retain acquired facilities as branch offices.	Newspaper: Federal Register:	10/01/2026 Not applicable

* 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.

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
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	08/02/2026	05/18/2026	S	Int Small Bank
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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
227151	UNION ST BK, ARKANSAS CITY, KANSAS	08/10/2026	03/17/2025	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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 29, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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.

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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
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
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
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	08/02/2025	04/07/2025	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 29, 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
KEYSTONE FINANCIAL CORPORATION	Listed DeNovo	Keystone Financial Corporation, South Jordan, Utah, to engage in making, acquiring, brokering, or servicing loans for the company’s account or for the account of others, pursuant to section 225.28(b)(1) of the Board’s Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

* 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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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
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		

* Subject to the provisions of the Community Reinvestment Act