FEDERAL RESERVE RELEASE

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

No. 37 Week ending September 12, 2026

Board Actions

Regulations and Policies

Expanded Examination Cycle for Certain Small Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks—interagency interim final rule and request for comment to implement section 903 of the 21st Century ROAD to Housing Act to raise the asset threshold for certain supervised institutions with less than $6 billion in total assets to qualify for an 18-month on-site examination cycle.
Approved: September 8, 2026

Third-Party Risk Management—(1) proposed interagency guidance and request for comment to update third-party risk management guidance applicable to all banks and (2) proposed third-party risk management guide for Board-regulated traditional community banking organizations.
Approved: September 9, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 3860 West Northwest Highway, Dallas, Texas.
Approved: September 10, 2026

Boston

Needham Bank, Needham, Massachusetts—to establish a branch at 107 General McConville Way, Quincy, Massachusetts.
Approved: September 10, 2026

Richmond

Atlantic Union Bank, Richmond, Virginia—to establish a branch at 7541 Creedmoor Road, Raleigh, North Carolina.
Approved: September 9, 2026

St. Louis

First Choice Bank, Pontotoc, Mississippi—to establish a branch at 1598 Grand Oaks Boulevard, Oxford, Mississippi.
Approved: September 8, 2026

First Choice Bank, Pontotoc, Mississippi—to establish a branch at 501 Park Plaza Drive, New Albany, Mississippi.
Approved: September 8, 2026

Bank Holding Companies

San Francisco

Front Street Financial, Inc., Caliente, Nevada—to become a bank holding company by acquiring Nevada Bank and Trust Company, Caliente, Nevada.*
Withdrawn: September 4, 2026
*Addition

Bank Premises

St. Louis

Bank of Cave City, Cave City, Arkansas—to increase its investment in bank premises.
Approved: September 11, 2026

Diamond Bank, Murfreesboro, Arkansas—to increase its investment in bank premises.
Approved: September 11, 2026

Change in Bank Control

Atlanta

Macon Banctrust, Inc., Lafayette, Tennessee—Hugh Wayne Clark, Red Boiling Springs, Tennessee; Hugh Clark, Brandon Clark, Emily Hagan, Kyra Gregory, Mali Clark, Avery Hagan, Colter Hagan, and certain minor children, all of Lafayette, Tennessee, as a group acting in concert, to retain voting shares of Macon Banctrust, Inc., and thereby indirectly retain voting shares of Macon Bank and Trust Company, Lafayette, Tennessee.
Permitted: September 11, 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: September 8, 2026

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island—to make certain capital distributions under the capital plan rule.
Approved: September 11, 2026

Santander Holdings USA, Inc., Boston, Massachusetts—to make certain capital distributions under the capital plan rule.
Approved: September 11, 2026

General Counsel

Barclays US LLC, New York, New York—application for approval of proposed internal debt conversion trigger that would allow the Board to order the conversion of the eligible long-term debt of Barclays US LLC into common equity tier 1 capital, in accordance with Regulation YY.*
Approved: September 3, 2026
*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
HOMETOWN FINANCIAL GROUP, INC	* 3A1 * 18C	Hometown Financial Group, Inc., Easthampton, Massachusetts; a newly-formed Maryland corporation, to become a bank holding company by acquiring TruNorth Bank, Easthampton, Massachusetts, and offers its common stock for sale in a stock offering. In addition, TruNorth Bank, Easthampton, Massachusetts, to acquire Primary Bank, Bedford, New Hampshire.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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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
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 September 12, 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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 3

Federal Reserve Bank of Philadelphia

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 4

Federal Reserve Bank of Cleveland

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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 September 12, 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

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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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Brightside Financial Holdings, LLC	* 3A1	Brightside Financial Holdings Inc., Allentown, Pennsylvania, to become a savings and loan holding company by acquiring Eureka Homestead Bancorp, Inc., and indirectly, its subsidiary savings and loan association, Eureka Homestead, both of Metairie, Louisiana. Brightside Financial Holdings Inc. will be treated as a bank holding company upon the election of Eureka Homestead to become a covered savings association." Brightside converted to a C Corporation instead of an LLC since the time of the prefiling, and their headquarters is now located in Allentown, Pennsylvania.	Newspaper: Federal Register:	10/08/2026 Not available
SOUTHERN BANK OF TENNESSEE	* Branch (Domestic)	Southern Bank of Tennessee, Mount Juliet, Tennessee, to establish a branch at 1960 Madison Street, Suite G, Clarksville, Tennessee.	Newspaper: Federal Register:	09/24/2026 Not applicable

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District: 6

Federal Reserve Bank of Atlanta

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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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
PIONEER DEVELOPMENT COMPANY	Change in Bank Control	The Shennen S.C. Saltzman Irrevocable Bank Trust, Shennen Saltzman, as Trustee, both of Dakota Dunes, South Dakota; together with the Sundae M. Haggerty Irrevocable Trust, Sundae Haggerty as Trustee, both of South Sioux City, Nebraska; and The Saltzman Legacy Bank Trust, Theodore S.C. Saltzman, as Trustee, both of Dakota Dunes, South Dakota, intend to join the Saltzman Family Control Group, a group acting in concert, to acquire the voting shares of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby acquire the voting shares of Pioneer Bank, Sergeant Bluff, Iowa. Additionally, the First Amended and Restated Theodore G. Saltzman Jr. Bank Trust, M. Colleen Saltzman as Trustee both of Dakota Dunes, South Dakota and Sundae Haggerty as Trust Protector of the same trust both of South Sioux City, Nebraska, to retain the voting shares of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby retain the voting shares of Pioneer Bank, Sergeant Bluff, Iowa.	Newspaper: Not available Federal Register: 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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CAVE CITY	Premises	Bank of Cave City, Cave City, Arkansas, to increase its investment in bank premises in the amount of $128,000	Newspaper: Federal Register:	Not applicable Not applicable
FARMERS & MERCHANTS BANK, THE	* Branch (Domestic)	The Farmers & Merchants Bank, Stuttgart, Arkansas, to establish a branch facility to be located at 17410 Chenal Parkway, Suite 300, Little Rock, Arkansas	Newspaper: Federal Register:	09/22/2026 Not applicable
FARMERS & MERCHANTS BANK, THE	* Branch (Domestic)	The Farmers & Merchants Bank, Stuttgart, Arkansas, to establish a temporary branch facility to be located at 11601 Pleasant Ridge Road, Little Rock, Arkansas	Newspaper: Federal Register:	09/22/2026 Not applicable

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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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota; to acquire additional voting shares, up to 45.15 percent, of Security State Bank Holding Company, and thereby indirectly acquire additional voting shares of Bank Forward, both of Fargo, North Dakota.	Newspaper: Federal Register:	10/13/2026 Not available
DACOTAH BANK	* Branch (Domestic)	Dacotah Bank, Aberdeen, South Dakota, to establish a branch facility to be located at 526 N. Main Street, Spearfish, South Dakota.	Newspaper: Federal Register:	09/26/2026 Not applicable
PROFINIUM FINANCIAL HOLDINGS, INC.	* 3A3 * Branch (Domestic)	Profinium Financial Holdings, Inc., Fairmont, Minnesota, to acquire F&M Community Bank, N.A., Preston, Minnesota.	Newspaper: Federal Register:	10/01/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* Branch (Domestic)	Bank of Commerce, Chelsea, Oklahoma, to establish a branch at 315 W. Will Rogers Blvd, Claremore, Oklahoma.	Newspaper: Federal Register:	09/28/2026 Not applicable
CARLETON AGENCY, INC.	Change in Bank Control	Van Cleef Family Revocable Trust, Michael Van Cleef and Nancy Van Cleef, co-trustees, all of Carleton, Nebraska, to join the Van Cleef Family Control Group, a group acting in concert, to acquire voting shares of Carleton Agency, Inc., and thereby indirectly acquire voting shares of Citizens State Bank, both of Carleton, Nebraska. Michael Van Cleef has previously been previously approved to acquire voting shares of Carleton Agency, Inc., in his individual capacity.	Newspaper: Federal Register:	Not available 10/05/2026
FIRST STATE BANK NEBRASKA	* Branch (Domestic)	First State Bank Nebraska, Lincoln, Nebraska, to establish a branch located at 2100 Market Lane, Suite 400, Norfolk, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
REPUBLIC BANCSHARES, INC.	Change in Bank Control	Thomas Ruggels, Steilacoom, Washington; Deena Ruggels and Brady Ruggels, both of Russell, Kansas; to join the Ruggels Family Group, a group acting in concert, to retain voting shares of Republic Bancshares, Inc., Russell, Kansas and thereby indirectly retain voting shares of Southwind Bank, Natoma, Kansas.	Newspaper: Federal Register:	Not available 09/25/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 2120 FM 1101, New Braunfels, Texas 78130	Newspaper: Federal Register:	09/17/2026 Not applicable
Texas Patriot Bank	Membership DeNovo	Texas Patriot Bank, Frisco, Texas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

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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
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 September 12, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACIFIC BANK	* Branch (Domestic)	First Pacific Bank, Whittier, California, to establish a new branch office at 74361 CA-111, Suite 7, Palm Desert, California.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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

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
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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