FEDERAL RESERVE RELEASE

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

No. 38 Week ending September 19, 2026

## Board Actions

### Enforcement

American Express Travel Related Services Company Company, Inc., New York, New York—consent order of prohibition against Stephanie K. Hudders, a former institution-affiliated party.
Announced: September 18, 2026

Northstar Bank, Bad Axe, Michigan—consent order of prohibition against Charles Alan Wright, a former institution-affiliated party.
Announced: September 18, 2026

Regions Bank, Birmingham, Alabama—consent order of prohibition against Elvisha White, a former institution-affiliated party.
Announced: September 18, 2026

SNB Bancshares, Inc., and Bank of Eufaula, both of Eufaula, Oklahoma—written agreement dated August 7, 2024, terminated September 3, 2026.
Announced: September 18, 2026

# Actions Under Delegated Authority

## Bank Branches, Domestic

### *Dallas*

First Financial Bank, Abilene, Texas—to establish a branch at 12101 Bee Cave Road, Bee Cave, Texas.
Approved: September 14, 2026

### *Kansas City*

The Gunnison Bank and Trust Company, Gunnison, Colorado—to establish a branch at 28 Gillaspey Avenue, Crested Butte, Colorado.
Approved: September 15, 2026

### *St. Louis*

Farmers and Merchants Bank, Baldwyn, Mississippi—to establish a branch at 609 Battleground Drive, Iuka, Mississippi.
Approved: September 18, 2026

## Bank Holding Companies

### *Atlanta*

Colony Bankcorp, Inc., Fitzgerald, Georgia—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with First Reliance Bancshares, Inc., and thereby indirectly acquire its subsidiary state nonmember bank First Reliance Bank, both of Florence, South Carolina, in connection with the merger of First Reliance Bank with and into Colony Bank, Fitzgerald, Georgia.
Granted: September 15, 2026

### *Chicago*

Enova International, Inc., Chicago, Illinois—to become a bank holding company by merging with Grasshopper Bancorp, Inc., and thereby indirectly acquiring Grasshopper Bank, National Association, both of New York, New York, through a merger with a newly formed subsidiary, Enova Interim Bank, National Association, South Jordan, Utah.
Withdrawn: September 14, 2026

Hoosier Heartland State Bancorp Employee Stock Ownership and Savings Plan Trust, Crawfordsville, Indiana—to acquire additional voting shares of Hoosier Heartland State Bancorp and thereby indirectly acquire additional voting shares of Hoosier Heartland State Bank, both of Crawfordsville, Indiana.
Approved: September 17, 2026

### *General Counsel*

VersaHoldings US Corp (VHC), London, Canada—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire VersaBank Interim National Bank (Interim Bank), Minneapolis, Minnesota, as a wholly owned subsidiary of VHC, and to merge VersaBank USA, National Association (VersaBank), Holdingford, Minnesota, with and into Interim Bank, in connection with the relocation of VersaBank's main office from Holdingford to Minneapolis, Minnesota.*

Granted: September 10, 2026
*Addition

### *Kansas City*
American Exchange Company, Henryetta, Oklahoma—to become a bank holding company by acquiring American Exchange Bank, Henryetta, Oklahoma.
Approved: September 15, 2026

### *Richmond*
ODNB Financial Corporation, Tysons Corner, Virginia—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with National Capital Bancorp, Inc., and thereby indirectly acquire its wholly owned subsidiary national bank, The National Capital Bank of Washington, both of Washington, D.C., in connection with the merger of Old Dominion National Bank, North Garden, Virginia, with and into The National Capital Bank of Washington.
Granted: September 14, 2026

### *St. Louis*
FNBC Bancorp Inc., Ash Flat, Arkansas—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Riverwind Bancshares, Inc., and thereby indirectly acquire its subsidiary state member bank Riverwind Bank, both of Augusta, Arkansas, in connection with the merger of Riverwind Bank with and into FNBC Bank, Ash Flat, Arkansas.
Granted: September 14, 2026

## Bank Mergers

### *St. Louis*
FNBC Bank, Ash Flat, Arkansas—to merge with Riverwind Bank, Augusta, Arkansas, and thereby establish branches at the locations of Riverwind Bank's main office and branches.
Approved: September 14, 2026

## Banks, State Member

### *Chicago*
Busey Bank, Champaign, Illinois—to make a public welfare investment.
Approved: September 15, 2026

### *Dallas*
Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.*
Approved: September 3, 2026
*Addition

### *Secretary*
The Northern Trust Company, Chicago, Illinois—to make a public welfare investment (two requests).*
Approved: September 8, 2026
*Addition

### *St. Louis*

Renasant Bank, Tupelo, Mississippi—to make a public welfare investment.
Approved: September 15, 2026

## Change in Bank Control

### *Atlanta*

Commerce National Bankshares of Florida, Inc., Winter Park, Florida—Sharon M. France, Daytona Beach, Florida; Jennifer F. Bates, Winter Park, Florida; Amy L. France, Orlando, Florida; and Jamison C. France, Ormond Beach, Florida, as members of the France Family Control Group, a group acting in concert, to retain voting shares of Commerce National Bankshares of Florida, Inc., and thereby indirectly retain voting shares of Commerce Bank & Trust, Winter Park, Florida.
Permitted: September 17, 2026

### *Chicago*

Fidelity Ban Corporation, Independence, Iowa—Rudolph S. Leytze, individually, and in his capacity as trustee of the Leytze Generation Skipping Trust FBO Rudolph S. Leytze, and The Mary Elizabeth Leytze Spousal Limited Access Trust, all of Naples, Florida; Anna L. Basile Wehner, of Iowa City, Iowa; Catherine L. Basile, individually, and in her capacity as trustee of the Leytze Generation Skipping Trust FBO Catherine L. Basile, both of Cedar Rapids, Iowa; Nicholas E. Basile, Burlingame, California; Regina E. Bonsignore, Zachary J. Garber, and Richard S. Garber, all of St. Paul, Minnesota; Adam Faler, Rudolph R. Leytze, Alejandro Urbina, and Laura C. Faler, all of Cedar Rapids, Iowa; Corrine I. Garber, Ely, Minnesota; Jonathan A. Garber, Mapleton, Minnesota; Susan A. Garber, in her capacity as trustee of the Susan A. Garber Revocable Trust, and the Leytze Generation Skipping Trust FBO Susan A. Garber, all of Cedar Rapids, Iowa; Alison L. Urbina, individually, and in her capacity as custodian for one or more minor children, all of Cedar Rapids, Iowa; and Emily L. Yetter, individually, and in her capacity as custodian for one or more minor children, all of Marion, Iowa, and as trustee of The Mary Elizabeth Leytze Spousal Limited Access Trust, of Naples, Florida, as a group acting in concert, to retain voting shares of Fidelity Ban Corporation and thereby indirectly retain voting shares of BankIowa, Cedar Rapids, Iowa.
Permitted: September 15, 2026

Piper Holdings, Inc., Covington, Indiana—Amanda Brooke Boger and Natalie Blyth Boger, both of Lexington, North Carolina, and certain minor children, all of Covington, Indiana, to join the White Family Control Group, a group acting in concert, to acquire voting shares of Piper Holdings, Inc., and thereby indirectly acquire voting shares of The Fountain Trust Company, Covington, Indiana.
Permitted: September 14, 2026

### *Dallas*

First San Benito Bancshares Corporation, San Benito, Texas—Anita Boswell, the Anita Boswell IRA, Christopher Boswell, all of Harlingen, Texas; Carolyn R. Boswell, Scottsdale, Arizona; Megan Boswell, Brooklyn, New York; Thomas Chris Boswell, Austin, Texas; Cameron Hays, Denver, Colorado; Ryan S. Hays, Somerville, Massachusetts; and Kathryn Hays, Sarah Hays, and the Sarah Hays IRA, all of Evergreen, Colorado, as a group acting in concert, to retain voting shares of First San Benito Bancshares Corporation and thereby indirectly retain voting shares of First Community Bank, San Benito, Texas.

Permitted: September 17, 2026

***Philadelphia***

Parkway Bancorp, Inc., Harwood Heights, Illinois—Patriot Financial Partners IV, L.P., Patriot Financial Partners Parallel IV, L.P., Patriot Financial Partners GP IV, L.P., Patriot Financial Partners GP IV, LLC, Patriot Financial Partners V, L.P., Patriot Financial Partners GP V, L.P., Patriot Financial Partners GP V, LLC, Patriot Financial Partners VC Parallel V, L.P., Patriot Financial Partners Parallel GP V, LLC, Patriot Financial Advisors, L.P., Patriot Financial Advisors, LLC, W. Kirk Wycoff, and James Deutsch, all of Radnor, Pennsylvania, as a group acting in concert, to acquire voting shares of Parkway Bancorp, Inc., and thereby indirectly acquire voting shares of Parkway Bank and Trust Company, Harwood Heights, Illinois.
Permitted: September 18, 2026

## Extensions of Time

***Director, S&R***

BOK Financial Corporation, Tulsa, Oklahoma—extension of time to conform or divest a merchant banking investment.
Granted: September 15, 2026

## Supervision and Regulation

***Director, S&R***

Fifth Third Bancorp, Cincinnati, Ohio—to make certain capital distributions under the capital plan rule.
Approved: September 17, 2026

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 19, 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 September 19, 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.

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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 September 19, 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 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 19, 2026**

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

* 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.

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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 |
|---|---|---|---|---|---|
| 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 19, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| BANK OF MARION, THE | Premises | The Bank of Marion, Marion, Virginia, request approval to increase its investment in bank premises. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| PUTNAM COUNTY BANK | * Branch (Domestic) | Putnam County Bank, Hurricane, West Virginia, to establish a branch at 25 Summers Street, Winfield, West Virginia. | Newspaper:<br>Federal Register: | 09/30/2026<br>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 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 19, 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

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
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| 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 19, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| 1870 HOLDINGS, INC. | * 3A5 | 1870 Holdings, Inc., Monmouth, Illinois, to merge with Rushville Bancshares, Inc., and thereby indirectly acquire Rushville State Bank, both of Rushville, Illinois. | Newspaper:<br>Federal Register: | Not available<br>Not available |
| CIBC BANK USA | Public Welfare Investment | CIBC Bank USA, Chicago Illinois, prior notice of its Public Welfare Investment, pursuant to Section 208.22 of Regulation H. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| MUTUAL FEDERAL BANCORP, MHC | * Second Step Conversion | Mutual Federal Bancorp, MHC, Chicago, Illinois; to convert from mutual to stock form. As part of the conversion, Mutual Federal Bancorp, MHC, and Mutual Federal Bancorp, Inc., Chicago, Illinois, an existing mid-tier savings and loan holding company, will cease to exist and Mutual Federal Bank, Chicago, Illinois, will become a wholly-owned subsidiary of MFB Bancorp, Inc., Chicago, Illinois, a newly-formed Delaware corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA. | Newspaper:<br>Federal Register: | Not available<br>10/23/2026 |
| NORTHERN TRUST COMPANY, THE | Public Welfare Investment | The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |
| NORTHERN TRUST COMPANY, THE | Public Welfare Investment | The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending September 19, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| READLYN BANCSHARES, INC. | Change in Bank Control | The Mark J. Sexton 2026 Grantor Trust, Mark J. Sexton trustee and trust advisor, all of Saint Paul, Minnesota; the Andrew G. Sexton 2026 Grantor Trust, Andrew G. Sexton trustee and trust advisor, all of Cedar Falls, Iowa; and the Jennifer Sexton Walther 2026 Grantor Trust, Jennifer Sexton Walther trustee and trust advisor, all of Saint Paul, Minnesota, intend to apply to the Federal Reserve Board for permission to join the Sexton Family Control Group, a group acting in concert, and retain 25 percent or more of the shares and thereby control of Readlyn Bancshares, Inc., Saint Paul, Minnesota. Readlyn Bancshares, Inc. controls Nashua Bancshares, Inc., Saint Paul, Minnesota, which controls First State Bank, Nashua, Iowa; Britt Bancshares, Inc., Saint Paul, Minnesota, which controls Nashua Bancshares, Inc. and First State Bank, Britt, Iowa; and Readlyn Savings Bank, Readlyn, Iowa. | Newspaper:<br>Federal Register: | Not available<br>Not available |

* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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

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|---|---|---|---|---|---|
| 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 19, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| FIRST SECURITY BANK | Premises | First Security Bank, Searcy, Arkansas, to increase its investment in bank premises in the amount of $315,966. | Newspaper:<br>Federal Register: | Not applicable<br>Not applicable |

* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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

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|---|---|---|---|---|---|
| 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 19, 2026**

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

* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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

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S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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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 September 19, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---|---|---|---|
| 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:<br>Federal Register: | Not available<br>10/05/2026 |
| EQUITY BANK | * 18C<br>* Branch (Domestic) | Equity Bank, Andover, Kansas, to merge with Lincoln Savings Bank, Reinbeck, Iowa, and incident thereto, to establish branches in Iowa. | Newspaper:<br>Federal Register: | 10/16/2026<br>Not applicable |
| SECURITY BANCSHARES CORPORATION | * 3A3 | Security Bancshares Corporation, Wewoka, Oklahoma, to acquire The State Bank of Wynnewood, Wynnewood, Oklahoma. | Newspaper:<br>Federal Register: | 10/17/2026<br>10/23/2026 |

* 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 |
| 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 |

**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**

| 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 19, 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.

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:

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NI = Needs to improve
SN = Substantial noncompliance

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

| RSSD ID | Institution/Location | Exam Date | CRA Public Date | CRA Rating | Exam Method |
|---|---|---|---|---|---|
| 262358 | AMERICAN ST BK, ARP, TEXAS | 05/08/2026 | 01/12/2026 | S | Int Small Bank |
| 980960 | BENCHMARK BK, PLANO, TEXAS | 11/30/2025 | 08/04/2025 | S | Int Small Bank |
| 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 19, 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:<br>Federal Register: | Not available<br>Not applicable |
| JGS, JR. FAMILY HOLDING CORPORATION | Listed DeNovo | JGS Jr. Family Holding Corporation, Salt Lake City, 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:<br>Federal Register: | Not applicable<br>10/13/2026 |

* 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.

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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