



FEDERAL RESERVE RELEASE

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

No. 41 Week ending October 10, 2026

Board Actions

Bank Holding Companies

Isabella Bank Corporation, Mount Pleasant, Michigan—(1) to acquire Grand River Commerce, Inc., and thereby indirectly acquire Grand River Bank, both of Grandville, Michigan, and (2) for Isabella Bank, Mount Pleasant, Michigan, to merge with Grand River Bank and thereby establish and operate branches at the locations of Grand River Bank.

Announced: October 5, 2026

Enforcement

American Express Company and American Express Travel-Related Services Company, both of New York, New York—issuance of consent cease-and-desist order.

Announced: October 8, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 5814 West Lovers Lane, Dallas, Texas.

Approved: October 8, 2026

Kansas City

Bank of Commerce, Chelsea, Oklahoma—to establish a branch at 315 West Will Rogers Boulevard, Claremore, Oklahoma.

Approved: October 5, 2026

First State Bank Nebraska, Lincoln, Nebraska—to establish a branch at 2100 Market Lane, Norfolk, Nebraska.

Approved: October 8, 2026

Minneapolis

Dacotah Bank, Aberdeen, South Dakota—to establish a branch at 526 North Main Street, Spearfish, South Dakota.

Approved: October 9, 2026

Philadelphia

Customers Bancorp, Inc., West Reading, Pennsylvania, and Customers Bank, Malvern, Pennsylvania—(1) to establish a limited-service branch at 4425 Military Trail, Jupiter, Florida, and (2) to convert two existing limited-purpose banking offices at 100 Crescent Court, Dallas, Texas, and 44 Farnsworth Street, Boston, Massachusetts, into limited-services branches.

Approved: October 9, 2026

Richmond

Putnam County Bank, Hurricane, West Virginia—to establish a branch at 25 Summers Street, Winfield, West Virginia.

Approved: October 6, 2026

Bank Holding Companies

St. Louis

Farmers Bancorp, Inc., Blytheville, Arkansas—to acquire Lawrence Bancshares, Inc., and thereby indirectly acquire Lawrence Bank, both of Nashville, Tennessee.

Approved: October 7, 2026

Bank Mergers

Boston

Ion Bank, Naugatuck, Connecticut—to merge with The Cooperative Bank, Roslindale, Massachusetts, and thereby establish branches at the locations of The Cooperative Bank.*

Approved: October 1, 2026

*Addition

Bank Premises

Richmond

Putnam County Bank, Hurricane, West Virginia—to increase its investment in bank premises.

Approved: October 5, 2026

Change in Bank Control

Kansas City

Pueblo Bancorporation, Pueblo, Colorado—the Kenneth Scott Brown Revocable Trust dated December 18, 2025, Kenneth Scott Brown, as trustee; the Rene' Brown Revocable Trust Dated January 30, 2017, Michelle Rene Brown, as trustee; the Karla Lynn Brown Revocable Trust dated December 18, 2025, Karla Lynn Brown, as trustee; the Josephine Marie Brown Revocable Trust dated June 26, 2025, Josephine Brown, Kenneth Brown, and Michelle Rene Brown, as co-trustees; the 2018 Irrevocable Trust for Sam C. Brown, III, the 2018 Irrevocable Trust for Kenneth Scott Brown, and the 2018 Irrevocable Trust for Michelle Rene Brown, Michelle Rene Brown, Kenneth Scott Brown, and Sam Brown, III, as co-trustees of the aforementioned trusts, all of Pueblo, Colorado; JoVanna Dukes, Clancy, Montana; and Chad Robertson, Lonetree, Colorado, to join the Brown Family Group, a group acting in concert, to retain voting shares of Pueblo Bancorporation and thereby indirectly retain voting shares of PB&T Bank, Pueblo, Colorado. Josephine Brown, Michelle Rene Brown, Kenneth Scott Brown, Karla Lynn Brown, and Sam Brown, III, are members of the Brown Family Group and were each previously permitted by the Federal Reserve System to acquire voting shares of Pueblo Bancorporation in their individual capacities.

Permitted: October 8, 2026

St. Louis

Sacramento Bancorp, Sacramento, Kentucky—Charles W. Gatton, Jr., individually and as trustee of the Gatton Family Revocable Bancorp Trust, and the Charles Brent Gatton Irrevocable Trust #2, Charles Brent Gatton as trustee, all of Bremen, Kentucky, a group acting in concert, to retain voting shares of Sacramento Bancorp and thereby indirectly retain voting shares of The Sacramento Deposit Bank, Sacramento, Kentucky.

Returned: October 9, 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: October 6, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company ("SSBT") and SSBT's Edge corporation subsidiary, State Street International Holdings ("SSIH"), both of Boston, Massachusetts, provide thirty days' prior notice, pursuant to section 211.9(f) of Regulation K, of their intention to acquire, through SSIH, Santander CACEIS Latam Holding 1, S.L., a joint venture owned by Santander Investment, S.A., Boadilla del Monte (Madrid), Spain, and CACEIS, Montrouge, France.	Newspaper: Federal Register:
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company, and its Edge corporation subsidiary, State Street International Holdings ("SSIH"), both of Boston, Massachusetts, provide thirty days' prior notice, pursuant to section 211.9(f) of Regulation K, of their intention to make investments in certain subsidiaries of SSIH.	Newspaper: Federal Register:

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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB BANK	* Branch (Domestic)	CNB Bank, Clearfield, Pennsylvania -- to establish a de novo branch located at 2157 Penfield Road, Penfield, New York.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANCORP	Waiver	First Financial Bancorp, Cincinnati, Ohio, requests a waiver pursuant to section 225.12(d)(2) of Regulation Y of the application filing requirements under section 3 of the Bank Holding Company Act, in connection with the proposed merger of Finward Bancorp, Munster, Indiana with and into First Financial Bancorp.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati, Ohio, to establish a full service branch office to be located at 1150 W. Votaw Street, Portland, Indiana 47371 (Jay County).	Newspaper: Federal Register:	10/16/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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		

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 10, 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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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		

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 10, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST REGIONAL BANCORP, INC.	Change in Bank Control	The Michael F. Bender Revocable Living Trust and The Diane M. Bender Revocable Living Trust, Michael F. Bender, individually and as co-trustee of both trusts, Diane M. Bender as co-trustee of both trusts, Abby Kimrey, and Jordan Kimrey, all of Farmington, Missouri; Tyler Bender and Kelly Bender, both of Webster Groves, Missouri; and Jacob Bender, individually and as manager of JJB Capital, LLC, both of Dallas Texas; a group acting in concert, to acquire additional voting shares of Midwest Regional Bancorp, Inc., Festus, Missouri, and thereby indirectly acquire voting shares of Midwest Regional Bank, Clayton, Missouri	Newspaper: Federal Register:	10/22/2026 10/30/2026
SACRAMENTO BANCORP	Change in Bank Control	Charles W. Gatton, Jr., individually and as trustee of the Gatton Family Revocable Bancorp Trust, and the Charles Brent Gatton Irrevocable Trust #2, Charles Brent Gatton as trustee, all of Bremen, Kentucky, a group acting in concert, to retain 25 percent or more of the voting shares of Sacramento Bancorp, and thereby indirectly retain voting shares of The Sacramento Deposit Bank, both of Sacramento, Kentucky.	Newspaper: Federal Register:	Not available Not available

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
329550	INSOUTH BK, BROWNSVILLE, TENNESSEE	09/07/2026	06/15/2026	S	Int Small Bank
309150	MISSOURI BK, WARRENTON, MISSOURI	12/06/2025	08/18/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK SOUTHWEST	* Branch (Domestic)	First State Bank Southwest, Pipestone, Minnesota, to establish a branch facility to be located at the intersection of S. Cliff Ave. and Foundation Dr., Harrisburg, South Dakota, 57032.	Newspaper: Federal Register:	Not available Not applicable

* 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		

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	Change in Bank Control	David E. Rainbolt GST Trust, dated September 15, 1997, BancFirst as trustee, and Dana Kim Rainbolt, Adam Duston Rainbolt, Samuel Johnson Rainbolt, and Jacob Patrick Rainbolt as trust supervisors of the aforementioned trust, all of Oklahoma City, Oklahoma; and David and Kim Rainbolt Foundation and David E. Rainbolt, Dana Kim Rainbolt, Adam Duston Rainbolt, Samuel Johnson Rainbolt, and Jacob Patrick Rainbolt as directors of the aforementioned foundation, all of Oklahoma City, Oklahoma; to join the Rainbolt Family Control Group a group acting in concert, to retain voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, and indirectly retain voting shares of BancFirst; Pegasus Bank, Dallas, Texas; and Worthington Bank, Arlington, Texas. David E. Rainbolt has previously been permitted by the Federal Reserve System to acquire control of 25 percent or more of the voting shares of BancFirst Corporation and is a member of the Rainbolt Family Control Group. Dana Kim Rainbolt, Adam Duston Rainbolt, Samuel Johnson Rainbolt, and Jacob Patrick Rainbolt have been previously permitted by the Federal Reserve System to be members of the Rainbolt Family Control Group.	Newspaper: Federal Register:	Not available 10/26/2026

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
524953	FIRST PRYORITY BK, PRYOR, OKLAHOMA	06/15/2026	11/17/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
VERIMORE BK, BROOKFIELD, MISSOURI		

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch located at 14210 Potranco Rd, San Antonio, TX 78253	Newspaper:	10/15/2026
			Federal Register:	Not applicable

* 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
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		

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending October 10, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHIME FINANCIAL, INC.	* 3A1 Election (Domestic)	Chime Financial, Inc., San Francisco, California, to become a bank holding company by acquiring Central Service Corporation, and thereby indirectly acquire Stride Bank, both of Enid, Oklahoma. In addition, Chime Financial, Inc. and Central Service Corporation elect to become financial holding companies.	Newspaper: Federal Register:	Not available Not available
STATE BANCORP NORTHWEST	Change in Bank Control	Gregory S. Deckard, Spokane, Washington; to acquire additional voting shares of State Bancorp Northwest, and thereby indirectly acquire voting shares of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	Not available 10/23/2026
WAFD, INC.	* 3A3 * 3A5 Election (Domestic)	WaFd, Inc., Seattle, Washington, to acquire EverBank Financial Corp, and thereby indirectly acquire EverBank, National Association, both of Jacksonville, Florida.	Newspaper: Federal Register:	11/04/2026 11/12/2026

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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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		