



FEDERAL RESERVE RELEASE

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

No. 5 Week ending January 31, 2026

Board Actions

Bank Holding Companies

Cornerstone Capital Bancorp, Inc., Houston, Texas—to acquire Peoples Bancorp, Inc., and thereby indirectly acquire Peoples Bank, both of Lubbock, Texas.

Announced: January 30, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Midwest Bank, Monmouth, Illinois—to establish a branch at 1750 East U.S. Highway 136, Table Grove, Illinois.

Approved: January 28, 2026

Dallas

Origin Bank, Choudrant, Louisiana—to establish a branch at 508 Fairhope Avenue, Fairhope, Alabama.

Approved: January 26, 2026

Bank Holding Companies

Chicago

HBT Financial, Inc., Bloomington, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire CNB Bank Shares, Inc., and thereby indirectly acquire CNB Bank & Trust, N.A. (CNB), both of Carlinville, Illinois, in connection with the merger of CNB with and into Heartland Bank and Trust Company, Bloomington, Illinois.

Granted: January 28, 2026

Dallas

USV Bancorp, Inc., Houston, Texas—to become a bank holding company by acquiring CNB National Financial Corporation and thereby indirectly acquire The City National Bank of San Saba, both of San Saba, Texas.*

Withdrawn: January 20, 2026

*Addition

Kansas City

Pueblo Bancorporation, Pueblo, Colorado—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Ark Valley Bankshares, Inc., and thereby indirectly acquire The State Bank, both of La Junta, Colorado, in connection with the merger of The State Bank with and into The Pueblo Bank and Trust Company, Pueblo, Colorado.

Granted: January 26, 2026

New York

UBS Group AG and UBS AG, both of Zurich, Switzerland, and UBS Americas Holding LLC and UBS Americas, Inc., both of New York, New York—to become bank holding companies by acquiring UBS Bank USA, Salt Lake City, Utah, upon the conversion of UBS Bank USA from a state-chartered industrial bank to a national bank.

Approved: January 26, 2026

Bank Premises

St. Louis

CS Bank, Eureka Springs, Arkansas—to increase its investment in bank premises.

Approved: January 29, 2026

Banks, Nonmember, and Miscellaneous Institutions

Secretary

UBS Bank USA, Salt Lake City, Utah—location determination in the Federal Reserve District of the Federal Reserve Bank of New York.

Approved: January 26, 2026

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: January 28, 2026

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: January 29, 2026

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.*

Approved: January 12, 2026

*Addition

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.*

Approved: January 23, 2026

*Addition

Change in Bank Control

Kansas City

Citizens Investment Company, Thornton, Colorado—Michael P. Langley Directed Trust dated February 16, 2021, Camarillo, California; John M. Langley Directed Trust dated February 16, 2021, Houston, Texas; James L. Langley Directed Trust dated February 16, 2021, Beaufort, South Carolina; Annette L. Langley Directed Trust dated February 16, 2021, Aurora, Colorado; Barbara A. Fisher Directed Trust dated February 16, 2021, Wintersville, Ohio; Jeanette M. Roberts Directed Trust dated February 16, 2021, Bloomingdale, Ohio; Roseanne M. Martin Directed Trust dated February 16, 2021, Steubenville, Ohio; Mark A. Langley Directed Trust dated February 16, 2021, Lancaster, Massachusetts; Stephen A. Langley Directed Trust dated February 16, 2021, Okayama, Japan; Mark A. Langley, Lancaster, Massachusetts; Jeanette M. Roberts, Bloomingdale, Ohio; Annette L. Langley, Aurora, Colorado, and AMG National Trust Bank, Boulder, Colorado, as trustees and trust advisors of the aforementioned trusts, to become members of the James W. Langley Family Group, a group acting in concert, to retain voting shares of Citizens Investment Company, and thereby indirectly retain voting shares of North Valley Bank, Thornton, Colorado.

Permitted: January 26, 2026

Vision Bancshares, Inc., Ada, Oklahoma—the Mary Ellen Wall 2021 Legacy Trust dated May 11, 2021, James N. Wall Marital Trust A, and James N. Wall Marital Trust B, all of Ada, Oklahoma; Mary Ellen Wall, Shawnee, Oklahoma, and Vision Bank, Ada, Oklahoma, as co-trustees of each trust; the Amy Wall Coroma Trust, Ada, Oklahoma, Amy Coroma, Union, Missouri, and Vision Bank as co-trustees; Laura Wall Cox Trust, Ada, Oklahoma, Laura Cox, Norman, Oklahoma, and Vision Bank as co-trustees; Jamie Wall Hammons Trust, Ada, Oklahoma, Jamie Hammons, Shawnee, Oklahoma, and Vision Bank as co-trustees; Nancy Wall Vincent Trust, Ada, Oklahoma, Nancy Vincent, Tomball, Texas, and Vision Bank as co-trustees; and the Elizabeth Wall Trust, Ada, Oklahoma, Elizabeth Wall, Shawnee, Oklahoma, and Vision Bank as co-trustees; to join the Wall Family Control Group, a group acting in concert, to retain voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, Ada, Oklahoma.

Permitted: January 28, 2026

Minneapolis

American State Bank Holding Company, Inc., Williston, North Dakota—Barrett W. Sogard, individually, as trustee of the Barrett W. Sogard 2020 Irrevocable GST (POS) Trust under agreement dtd 7-31-2020, as trustee of the Barrett W. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Barrett W. Sogard Irrevocable Trust under agreement dtd 12-16-2015, all of Gainesville, Florida; Isabella M. Sogard, individually, as trustee of the Isabella M. Sogard 2020 Irrevocable GST (POS) Trust under agreement dtd 7-31-2020, as trustee of the Isabella M. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Isabella M. Sogard Irrevocable Trust under agreement dtd 12-16-2015, all of Lake Oswego, Oregon; Oliver T. Sogard, individually, as trustee of the Oliver T. Sogard 2020 Irrevocable GST (POS) Trust under agreement dtd 7-31-2020, as trustee of the Oliver T. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Oliver T. Sogard Irrevocable Trust under agreement dtd 12-16-2015, all of Horseheads, New York; and Thomas P. Sogard, individually, as trustee of the Thomas P. Sogard 2020 Irrevocable GST (POS) Trust under agreement dtd 7-31-2020, as trustee of the Thomas P. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Thomas P. Sogard Irrevocable Trust under agreement dtd 12-16-2015, all of Charleston, South Carolina; to join the Sogard Family Shareholder Group, a group acting in concert, to retain voting shares of American State Bank Holding Company, Inc., and thereby indirectly retain voting shares of American State Bank & Trust Company of Williston, Williston, North Dakota.

Permitted: January 30, 2026

St. Louis

Maries County Bancorp, Inc., Vienna, Missouri—Sarah M. Stratman as general partner of The Henderson Family Limited Partnership, both of Argyle, Missouri, and the Wenger Revocable Family Trust, Sue Wenger and Michael Wenger as trustees, all of Mulvane, Kansas, to join the Henderson Family Control Group, a group acting in concert, to retain voting shares of Maries County Bancorp, Inc., and thereby indirectly retain voting shares of The Maries County Bank, Vienna, Missouri.

Permitted: January 30, 2026

International Operations

Cleveland

Fifth Third Bank, National Association, Cincinnati, Ohio—to establish a branch in the Cayman Islands pursuant to section 211.3(b)(2) of Regulation K, as a result of the proposed acquisition of Comerica Bank.

Approved: January 30, 2026

Membership

St. Louis

Renasant Bank, Tupelo, Mississippi—to become a member of the Federal Reserve System.

Approved: January 28, 2026

Supervision and Regulation

Director, S&R

Stress Tests—establishment of the as-of date for the global market shock component of the 2025 stress test.*

Approved: October 29, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUTUAL BANCORP	* 3A5 * 3A3	Mutual Bancorp, Hyannis, Massachusetts, to merge with Bluestone Financial, MHC, and thereby indirectly acquire Bluestone Bank, both of Raynham, Massachusetts, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/20/2026

* 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
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
OCEANFIRST	* 3A3	OceanFirst Financial Corp., Toms River, Newspaper:	Not available
FINANCIAL CORP.	* 3A5	New Jersey; to merge with Flushing Financial Corporation, and thereby indirectly acquire Flushing Bank, both of Uniondale, New York.	Federal Register: 03/02/2026

* 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
3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PBT BANCORP	* Branch (Domestic)	PBT Bancorp, Hazard, Kentucky, proposes establishing a branch office at 297 North Main Street, Stanton, Kentucky, pursuant to section 208.6 of Regulation H.	Newspaper: Federal Register:	02/07/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
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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
504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
BURKE & HERBERT FINANCIAL SERVICES CORP.	* 3A5 * 18C * Branch (Domestic)	Burke & Herbert Financial Services Corp., Alexandria, Virginia, to acquire 100% of the voting securities of LINKBANCORP, Inc., Camp Hill, Pennsylvania, and thereby indirectly acquire LINKBANK, Camp Hill, Pennsylvania. Additionally, Burke & Herbert Bank & Trust Company, Alexandria, Virginia, to merge with LINKBANK and operate LINKBANK's branches.	Newspaper: 02/17/2026 Federal Register: 02/25/2026

* 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
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PINNACLE BANK	Public Welfare Investment	Pinnacle Bank, Atlanta, Georgia, has requested "blanket" authority to make Low Income Housing Tax Credit (LIHTC) investments without prior approval to the extent that its aggregate investment in public welfare investments would not exceed 15 percent of its capital stock and surplus, pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
TOUCHMARK BANCSHARES, INC.	Change in Bank Control	Meena Shah, Jayendrakumar J. Shah, Shveta Shah Raju, Asha Shah Prasad, Deep J. Shah, Dinesh V. Raju, Nita K. Parikh, Kiran J. Parikh, Mukund C. Raja, Dhaval S. Shah, Monal K. Shah, 455 Trust, 475 Trust, 4580 Trust, 3490 Trust, 2764 Trust, all of Duluth, Georgia; Purna N. Parikh and Purna Nitin Parikh Rev Living Trust, both of Johns Creek, Georgia; and Samir N. Sheth and Rupa S. Sheth, both of Lilburn, Georgia; to form the Shah Family Control Group, a group acting in concert, to retain voting shares of Touchmark Bancshares, Inc., and thereby indirectly retain voting shares of Touchmark Bank, both of Alpharetta, Georgia. Deep J. Shah also seeks prior approval to acquire more than 25 percent of Touchmark Bancshares, Inc., and thereby indirectly retain voting shares of Touchmark Bank.	Newspaper: Federal Register:	02/21/2026 02/17/2026

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.

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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
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF BROADHEAD, THE	* Branch (Domestic)	Bank of Broadhead, Broadhead, Wisconsin, to establish a branch facility to be located at 735 Sunnyside Drive, Milton, Wisconsin.	Newspaper: Federal Register:	01/31/2026 Not applicable
ENOVA INTERNATIONAL, INC.	* 3A1	Enova International, Inc., Chicago, Illinois to become a bank holding company by acquiring Grasshopper Bancorp, Inc. and thereby indirectly acquiring Grasshopper Bank, National Association, both of New York, New York through merger with Enova Interim Bank, N.A., South Jordan, Utah.	Newspaper: Federal Register:	Not available Not available
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available 11/28/2025

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Myers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
GREEN BELT BANCORPORATION	Change in Bank Control	The Weaver 2021 Dynasty Trust, Milwaukee, Wisconsin, with Steven Afdahl, Temecula, California, Kirk Yung, Fort Dodge, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as trustees; Jessica Weaver, Iowa Falls, Iowa, as grantor, and Christopher Weaver, Iowa Falls, Iowa, to acquire voting shares of Green Belt Bancorporation and thereby indirectly acquire voting shares of Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not available
HALBUR BANCSHARES, INC.	Change in Bank Control	Elizabeth A. Renner, Omaha, Nebraska and Mary Alexandra Dennis-Renner, Pasadena, California, to join the Dennis Family Control Group, a group acting in concert, to acquire voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank, both of Westside, Iowa.	Newspaper: Federal Register:	Not available 02/10/2026

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
The Stephen M. Calk 2025 Trust	* Acquisition	The Stephen M. Calk 2025 Trust with Bernard Banks as trustee, both of Houston, Texas to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/09/2026

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANSTAFF BANK	* Branch (Domestic)	Anstaff Bank, Green Forest, Arkansas, to establish a branch facility to be located at 720 Goblin Drive, Harrison, Arkansas	Newspaper: Federal Register:	Not available Not applicable
CENTENNIAL BANK	* 18C * Branch (Domestic)	Centennial Bank, Conway, Arkansas, to merge with Mountain Commerce Bank, Knoxville, Tennessee, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire through merger 100 percent of the voting shares of Mountain Commerce Bancorp, Inc., and thereby indirectly acquire Mountain Commerce Bank, both of Knoxville, Tennessee.	Newspaper: Federal Register:	Not available 02/20/2026
RIVERWIND BANK	Premises	RiverWind Bank, Augusta, AR to increase its investment in bank premises in the amount of \$800,000	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
PARK FINANCIAL GROUP, INC.	Change in Bank Control	The 2012 Revocable Trust of Lynne Singer Redleaf, and Lynne Singer Redleaf, as Trustee of the LSR Trust, and Benleaf, LLC, all of Minneapolis, Minnesota, as a group acting in concert (the "Redleaf Family Group"), to acquire voting shares of and thereby control Park Financial Group, Inc. ("PFG"), Minneapolis, Minnesota. PFG controls Park State Bank, Duluth, Minnesota. (Andrew J. Redleaf was previously permitted by the Federal Reserve to control PFG in his individual capacity.)	Newspaper: 02/18/2026 Federal Register: Not available

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.

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
613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST	* Branch (Domestic)	BancFirst, Oklahoma City, Oklahoma, to establish a branch facility at 17825 N. Portland Avenue, Edmond, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
HIGH PLAINS BANK	* 18C * Branch (Domestic)	High Plains Bank, Flagler, Colorado, to merge with First National Bank of Hugo, Colorado, and incident thereto, to establish branches in Hugo, Leadville, and Limon, Colorado.	Newspaper: Federal Register:	Not available Not applicable
TRI-COUNTY COMPANY	* 3A3 Listed Going Concern	Tri-County Company, Stuart, Nebraska, to acquire Butte State Bank, Butte, Nebraska. In addition, Tri-County Company to engage in insurance agency activity through its acquisition of substantially all the assets of Butte State Agency pursuant to section 225.28(b)(11)(iii)(A) of Regulation Y.	Newspaper: Federal Register:	Not available 03/09/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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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
463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 3501 Forest Hill Circle, Forest Hill, Texas 76140.	Newspaper: Federal Register:	02/05/2026 Not applicable
R CORP FINANCIAL	Change in Bank Control	Robert Reid Ryan, Houston, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, and Wendy Ryan Bivins, Amarillo, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, Jackson Ray 2001 Trust, Caroline Avery Ryan 2001 Trust, Ella Reese Ryan Trust, Julia Elizabeth 2003 Trust, and the Victoria Lynn 2002 Trust, to acquire 25 percent or more of the voting shares of R Corp Financial, and thereby indirectly acquire voting shares of R Bank, both of Round Rock, Texas.	Newspaper: Federal Register:	Not available 12/30/2025

* 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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- S = Satisfactory
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- 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
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	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 January 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Partners Bancorp.	* 3A5	Partners Bancorp, Mission Viejo, CA, to become a bank holding company by acquiring 100 percent of Partners Bank of California, Mission Viejo, CA.	Newspaper:	Not available
			Federal Register:	Not available

* 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
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act