



FINANCIAL INSTITUTIONS TODAY

News and topics of interest to financial institutions regulated by the Department of Banking and Finance

December 2025

Inside this issue:

Applications

2

FOURTH QUARTER 2025 COMMUNITY BANK SENTIMENT INDEX RELEASED

The Conference of State Bank Supervisors released the fourth quarter 2025 Community Bank Sentiment Index (CBSI) results on January 6, 2026, which reflected data collected from community banks across the nation during the month of December 2025. The results show a sentiment index of 132 points, which slipped one point from the third quarter 2025 record high of 133. The latest CBSI is up five points from one year ago.

The CBSI captures, on a quarterly basis, what community bankers nationwide think about the future. Participant answers are analyzed and compiled into a single number; an index reading of 100 indicates a neutral sentiment. Anything above 100 indicates a positive sentiment, and anything below 100 indicates a negative sentiment.

For more information on the fourth quarter CBSI, visit <https://www.csbs.org/cbindex>.

SPEAKING ENGAGEMENTS

Commissioner Bo Fears will participate on the State Law Panel at the 2026 American Bar Association (ABA) Banking Law Committee Washington Meeting on Thursday, January 15, 2026. The 2026 ABA Banking Law Committee Washington Meeting will be held January 15, 2026 - January 17, 2026 at the Ritz-Carlton, Washington, DC. Information on the event can be found [here](#).

Commissioner Bo Fears will speak at the Georgia Bankers Association (GBA) Legislative and Economic Forum & Reception on January 28, 2026. The GBA Legislative and Economic Forum & Reception will be held at the Ritz-Carlton Atlanta, Atlanta, Georgia. Further information and registration can be found [here](#).

Commissioner Bo Fears and Senior Deputy Commissioner Melissa Sneed will speak at the League of Credit Unions & Affiliates' (LCUA) Georgia Advocacy Summit on February 3, 2026. The LCUA Georgia Advocacy Summit will be held February 2, 2026 - February 4, 2026 in Atlanta, Georgia. For more information, including registration, please visit the [website](#).

Deputy Commissioner for Supervision Kevin Vaughn will participate on the regulatory panel at the GBA BSA Summit 2026 on Tuesday, January 13, 2026. The GBA BSA Summit 2026 will be held January 12, 2026 - January 15, 2026 at the Lanier Islands Resort in Buford, Georgia. For more information, including registration, please visit the [website](#).

ACTION ON APPLICATIONS FOR THE MONTH

The following is a summary of official action taken by the Department on certain applications by Georgia state-chartered financial institutions, petitions for certificate of incorporation of financial institutions, and other matters of recent interest:

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

<u>FINANCIAL INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>BEGIN BUSINESS DATE</u>
Checkout.com MALPB Atlanta, Georgia	12/15/2025	
Georgia Skyline Bank Roswell, Georgia	12/03/2025	

APPLICATIONS TO ESTABLISH A BRANCH OFFICE

<u>FINANCIAL INSTITUTION</u>	<u>BRANCH OFFICE</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Barwick Banking Company Barwick, Georgia	2202 N. Young Boulevard Unit 703 Chiefland, Florida 32636	12/09/2025	
Marshland Credit Union Brunswick, Georgia	234 Retreat Village St. Simons Island, Georgia 31522	12/11/2025	
Loyal Trust Bank Johns Creek, Georgia	2260 Peachtree Industrial Boulevard Duluth, Georgia 30097	12/29/2025	

APPLICATIONS TO CHANGE BRANCH LOCATIONS

<u>FINANCIAL INSTITUTION</u>	<u>CHANGE LOCATION OF</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Ameris Bank Atlanta, Georgia	From: 16763 SE Pear Street Blountstown, Florida 32424	01/28/2025	12/18/2025
	To: 106 North Main Street Blountstown, Florida 32424		
MembersFirst Credit Union Decatur, Georgia	From: 675 Campbell Hill Street Marietta, Georgia 30060	12/29/2025	
	To: 111 Tower Road Marietta, Georgia 30060		
Morris Bank Dublin, Georgia	From: 809 Carroll Street Perry, Georgia 31069	12/30/2025	
	To: 800 Main Street Perry, Georgia 31069		

APPLICATIONS FOR FINANCIAL INSTITUTION MERGERS

<u>SURVIVOR</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Colony Bank Fitzgerald, Georgia	TC Federal Bank Thomasville, Georgia	10/29/2025	12/01/2025
Century Bank and Trust Milledgeville, Georgia	Bank of Wrightsville Wrightsville, Georgia	12/05/2025	
Pinnacle Bank Elberton, Georgia	Morris Bank Dublin, Georgia	Pending	

APPLICATIONS TO ACQUIRE A FINANCIAL INSTITUTION

<u>SURVIVOR</u>	<u>MERGED INSTITUTION</u>	<u>APPROVAL DATE</u>	<u>EFFECTIVE DATE</u>
Colony Bankcorp, Inc. Fitzgerald, Georgia	TC Bancshares, Inc. Thomasville, Georgia	10/29/2025	12/01/2025
Century Bancorp, Inc. Milledgeville, Georgia	Wrightsville Bancshares, Inc. Wrightsville, Georgia	12/05/2025	
Pinnacle Financial Corporation, Inc. Elberton, Georgia	Morris State Bancshares, Inc. Dublin, Georgia	Pending	

APPLICATIONS FOR RESERVATION OF A NAME

<u>PROPOSED NAME</u>	<u>COUNTY</u>	<u>APPLICANT</u>	<u>APPROVAL DATE</u>
Center Parc Credit Union	Fulton	Ashley Kelley, Atlanta Postal Credit Union, 400 Porsche Avenue, Atlanta, Georgia 30354	12/22/2025

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Department of Banking and Finance

2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565
Phone: (770) 986-1633

The Department is the state agency that regulates and examines Georgia state-chartered banks, state-chartered credit unions, state-chartered trust companies, international banking organizations, and bank holding companies that own Georgia state-chartered financial institutions. The Department also has responsibility for the supervision, regulation, and examination of merchant acquirer limited purpose banks chartered in Georgia.

In addition, the Department has regulatory and/or licensing authority over mortgage brokers, lenders and processors, mortgage loan originators, consumer installment loan companies, check cashers, sellers-issuers of payment instruments, and money transmitters.

Our Mission is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.