



FINANCIAL INSTITUTIONS TODAY

January 2026

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

UNIFORM BANK PERFORMANCE REPORT CHANGES

The Federal Financial Institutions Examination Council (FFIEC) is conducting a multiyear review of the Uniform Bank Performance Report (UBPR) content. Financial institution regulatory agencies, under the direction of the FFIEC Task Force on Surveillance Systems, have made enhancements to the Liquidity & Funding page 10 and the Liquidity & Investment Portfolio page 10A (Liquidity pages) to better facilitate a review of an institution's liquidity posture. These changes are viewed as improvements and will take effect on February 17, 2026. The changes to the Liquidity pages are detailed [here](#).

EMERGENCY COMMUNICATIONS SYSTEM TESTING

The Emergency Communications System (ECS) is a communication channel established by the Federal Reserve Bank of St. Louis, which partners with the Department. ECS is the Department's primary form of communication during an emergency event. This system is available to all Georgia state-chartered institutions and allows the Department to establish two-way communication channels quickly and simultaneously with all registered financial institutions during a crisis so that essential information can be easily shared. We urge all Georgia state-chartered institutions to visit <http://bsr.stlouisfed.org/ecs> to register and maintain updated contact information.

For financial institutions already registered with ECS, the Federal Reserve Bank of St. Louis will conduct a test on Tuesday, March 3, 2026. Semi-annual tests are conducted to ensure contact information is up-to-date for all registrants. During the test, the Support Center will verify registrants' business email address, business telephone number, and business mobile phone number. A text will also be sent to the business mobile phone number that was provided at the time of registration with ECS. Registrants will be informed of the test in advance so they will not be alarmed when they receive the text message. If you have any questions or concerns, then contact the ECS Support Center at 877-327-5333 or ecs.support@stls.frb.org.

SPEAKING ENGAGEMENTS

Commissioner Bo Fears will participate in the Fireside Chat at the Independent Community Bankers of America (ICBA) ThinkTech Accelerator Regulator Day on Thursday, February 12, 2026. The event will be held at the ICBA Atlanta Center for Innovation located at 999 Peachtree Street NE, 2nd Floor, Atlanta, Georgia. Further information regarding the ICBA and the ThinkTECH Accelerator program can be found [here](#).

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

Financial Institution		Approval Date	Effective Date
Private Bank & Trust Gainesville, Georgia		Pending	

Applications To Establish a Branch Office

Financial Institution	Branch Office	Approval Date	Effective Date
Robins Financial Credit Union Warner Robins, Georgia	1019 Indian Drive Eastman, Georgia 31023	11/22/2024	01/12/2026
First Peoples Bank Pine Mountain, Georgia	206 West Haralson Street LaGrange, Georgia 30240	11/13/2025	01/13/2026
First Peoples Bank Pine Mountain, Georgia	6100 Whitesville Road Columbus, Georgia 31904	01/22/2026	

Applications to Change Branch Locations

Financial Institution	Branch Office	Approval Date	Effective Date
Morris Bank Dublin, Georgia	From: 800 Carroll Street Perry, Georgia 31069 To: 800 Main Street Perry, Georgia 31069	01/09/2026	

Applications For Financial Institution Mergers

Survivor	Merged Institution	Approval Date	Effective Date
SunMark Community Bank Perry, Georgia	Wheeler County State Bank Alamo, Georgia	11/14/2025	01/01/2026
Pinnacle Bank Nashville, Tennessee	Synovus Bank Columbus, Georgia	11/26/2025	01/02/2026
Associated Credit Union Norcross, Georgia	Coca-Cola Federal Credit Union Atlanta, Georgia	09/03/2025	01/02/2026
Century Bank and Trust Milledgeville, Georgia	Wrightsville Wrightsville, Georgia	12/05/2025	01/16/2026

Applications to Acquire a Financial Institution

Survivor	Acquired Institution	Approval Date	Effective Date
SunMark Bancshares, Inc. Perry, Georgia	Wheeler Bancshares, Inc. Alamo, Georgia	11/14/2025	01/01/2026
Century Bancorp, Inc. Milledgeville, Georgia	Wrightsville Bankshares, Inc. Wrightsville, Georgia	12/05/2025	01/16/2026
Pinnacle Financial Corporation, Inc. Elberton, Georgia	Morris State Bancshares, Inc. Dublin, Georgia	01/20/2026	

Applications to Form a Bank Holding Company

Bank Holding Company	To Acquire	Approval Date	Effective Date
Pinnacle Financial Partners, Inc. Peachtree Corners, Georgia	Synovus Financial Corp. Columbus, Georgia Pinnacle Financial Partners Nashville, Tennessee	11/26/2025	01/01/2026

Notice of Change in Name

Previous Name	New Name	Approval Date	Effective Date
Atlanta Postal Credit Union	Center Parc Credit Union	12/22/2025	01/07/2026

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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 union, 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.