



# FINANCIAL INSTITUTIONS TODAY

February 2026

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

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## **FinCEN LAUNCHES WEBPAGE FOR WHISTLEBLOWER TIPS ON FRAUD, MONEY LAUNDERING, AND SANCTIONS VIOLATIONS**

The U.S. Department of the Treasury’s Financial Crimes Enforcement Network (FinCEN) launched a new dedicated webpage to confidentially accept whistleblower tips on fraud, money laundering, and sanctions violations.

FinCEN’s Office of the Whistleblower is accepting tips involving violations and conspiracies related to the Bank Secrecy Act, U.S. sanctions programs, and several other laws critical to safeguarding the U.S. financial system and national security. Individuals who provide information may be eligible for awards if their tip leads to a successful enforcement action.

Whistleblowers are encouraged to submit information as soon as possible and to provide detailed, specific documentation to support their claims. For more information on FinCEN’s whistleblower program and how to submit tips, visit <https://www.fincen.gov/whistleblower-program>.

## **CSBS RELEASES CYBER HYGIENE FUNDAMENTALS GUIDE FOR FINANCIAL INSTITUTIONS**

The Conference of State Bank Supervisors (CSBS) concluded its 2025 Cyber Hygiene Awareness campaign with the release of Cyber Hygiene Fundamentals for Financial Institutions guide. The guide can be accessed [here](#).

The guide:

- Provides a single “all-in-one” resource for senior management staff to share with Chief Information Security Officers and Information Technology (IT) security personnel.
- Contains all ten cyber hygiene fact sheets and board questions documents previously released throughout 2025.
- Includes a new expanded threat environment section covering cyber threats such as ransomware, DDoS attacks, third-party risks, geopolitical and hacktivist activities, social engineering and phishing, and corporate account takeover.

The guide does not introduce new guidance but is meant to spotlight and amplify best practices from existing regulatory guidance from the Cybersecurity and Infrastructure Security Agency, the Federal Financial Institutions Examination Council IT Handbook booklets, and other authoritative sources that encourage comprehensive and consistent application of these cyber hygiene principles and practices.

The comprehensive guide can be found, along with each individual fact sheet and board questions document, on the CSBS website at [this link](#).

## **INPUT NEEDED—FIRST QUARTER 2026 COMMUNITY BANK SENTIMENT INDEX**

The CSBS community bank data survey for first quarter 2026 is now open. The Community Bank Sentiment Index (CBSI) gauges the economic outlook of community banks across the nation and provides essential local level perspective on a quarterly basis. The survey is open through March 31, 2026.

The full survey takes approximately six minutes to complete and no preparation is necessary. Your response to seven core questions will give the CSBS a sense of how community bankers feel about the economic outlook. Your input to a few demographic questions and business plan questions will provide critical insights by size and geography. *Please be sure to complete all questions in the survey so that you do not receive reminders to take the survey throughout the month.*

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. The fourth quarter 2025 data collection resulted in an index of 132 which slipped one point from the third quarter 2025 record high of 133. The CBSI has received increased recognition from economists and academics. Further, the results are included in the Federal Reserve Economic Data, the online database maintained by the Federal Reserve Bank of St. Louis known informally as FRED.

Please click on the [survey link](#) and answer the questions about your thoughts on the economy. For more information on the CBSI, visit the website: <https://www.csbs.org/cbindex>. The Department values your perspective on what is happening at the local level. Collectively, the input of community banks helps show the expectations for the future of the economy overall.

## **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 To Establish a Branch Office

<b>Financial Institution</b>	<b>Branch Office</b>	<b>Approval Date</b>	<b>Effective Date</b>
Mount Vernon Bank Mount Vernon, Georgia	21 Main Street Lumber City, Georgia 31549	Pending	
Mount Vernon Bank Mount Vernon, Georgia	288 E. Willow Creek Lane McRae-Helena, Georgia 31055	Pending	

### Applications to Change Branch Locations

<b>Financial Institution</b>	<b>Branch Office</b>	<b>Approval Date</b>	<b>Effective Date</b>
Southeastern Credit Union Valdosta, Georgia	From: 1912 Memorial Drive, Suite F Waycross, Georgia 31501  To: 1701 Boulevard Square, Suite A Waycross, Georgia 31051	02/17/2026	

### Applications For Financial Institution Mergers

<b>Survivor</b>	<b>Merged Institution</b>	<b>Approval Date</b>	<b>Effective Date</b>
Bank of Lumber City Lumber City, Georgia	ACB Acquisition Group, LLC Alpharetta, Georgia	Pending	

## Applications to Reserve Name

<b>Proposed Name</b>	<b>County</b>	<b>Applicant</b>	
Vallant Bank	Elbert	Fenimore Kay Harrison, LLP 2839 Paces Ferry Road SE, Atlanta, Georgia 30339	

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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.