



FINANCIAL INSTITUTIONS TODAY

May 2026

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

ANNUAL ASSESSMENT NOTICES – BANKS, CREDIT UNIONS, AND HOLDING COMPANIES

The bank and credit union annual assessments are due no later than September 30, 2026. An email will be sent to each institutions' primary contact from GADBF@micropact.com at the beginning of September, with the annual assessment invoice. The Department will initiate an ACH debit for the assessment fee for regulated banks and credit unions unless stated otherwise in the body of the assessment notice.

The assessment fee for holding companies will need to be paid through the [Department's online portal](#). Holding company assessments are due no later than September 15th. If you do not receive the annual assessment invoice email at the beginning of September or have any questions on using the online portal, please contact Director for Supervision Mathew Robinson at MRobinson@dbf.state.ga.us or Business Analysis Director Heather Ensminger at HEnsminger@dbf.state.ga.us.

INVITATION TO COMPLETE 2026 CSBS ANNUAL SURVEY OF COMMUNITY BANKS

The 2026 Conference of State Bank Supervisors (CSBS) Annual Survey of Community Banks is now open. This survey is a vital component of the Community Banking Research Conference hosted by the CSBS, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation (FDIC). Now in its 14th year, the Annual Survey provides a unique opportunity for community bankers to inform researchers, regulators, and policymakers. Survey findings are regularly cited in policymaker speeches and in industry analysis.

The survey takes approximately 25-35 minutes to complete, and responses may be entered during multiple sessions between now and June 30th. For reference purposes, a PDF of the 2026 Annual Survey questions is available [here](#). The link to complete the survey is provided [here](#) and below.

To complete the survey, you will be required to provide your FDIC certificate number. If you do not have your FDIC certificate number readily available, you can search for it at the [FDIC website](#). The following topics will be covered:

1. Internal and external risks facing community banks
2. The role of existing and emerging technologies
3. Product and service offerings and competitors
4. Current bank conditions and emerging issues

Survey Link: https://frbstlspra.gov1.qualtrics.com/jfe/form/SV_8AJqIQXs2XEAEHc
Survey Close Date: June 30, 2026

Your input is critical to helping ensure a representative view of the community banking landscape. Thank you, in advance, for your time and for the important role you play in supporting your local communities.

If you have questions regarding this survey, please contact Deputy Commissioner for Supervision Kevin Vaughn at KV Vaughn@dbf.state.ga.us.

INPUT NEEDED – SECOND QUARTER 2026 COMMUNITY BANK SENTIMENT INDEX

The CSBS community bank data survey for second 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 June 30, 2026, and results will be released in July 2026.

The full survey takes approximately six minutes to complete and no preparation is necessary. Your response to seven core questions will give 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 first quarter 2026 data collection resulted in an index 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 [here](#) to 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.

SPEAKING ENGAGEMENTS

Commissioner Bo Fears and Deputy Commissioner for Supervision Kevin Vaughn will speak during the Georgia Regulatory Update at The League of Credit Unions and Affiliates' ENGAGE Conference on June 9, 2026. ENGAGE will be held June 9 – June 12, 2026, at Signia by Hilton – Orlando Bonnet Creek. Additional information, including registration links, 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	Begin Business Date
Stripe MALPB Atlanta, Georgia		06/30/2025	05/28/2026

Applications For Financial Institution Mergers

Survivor	Merged Institution	Approval Date	Effective Date
Bank of Lumber City Lumber City, Georgia	ACB Acquisition Group, LLC Alpharetta, Georgia	03/13/2026	05/15/2026
Five Star Credit Union Dothan, Alabama	Georgia Guard Credit Union Macon, Macon	05/14/2026	
United Community Bank Greenville, South Carolina	Peach State Bank & Trust Gainesville, Georgia	Pending	

Applications to Acquire a Financial Institution

Survivor	Acquired Institution	Approval Date	Effective Date
United Community Banks, Inc. Greenville, South Carolina	Peach State Bancshares, Inc. Gainesville, Georgia	Pending	

Applications to Change Main Office Locations

Financial Institution	Branch Office	Approval Date	Effective Date
First Bank of Pike Molena, Georgia	From: 50 Spring Road Molena, Georgia 30258 To: 15 Jackson Street Zebulon, Georgia 30295	05/14/2026	5/26/2026
First City Bank Alpharetta, Georgia	From: 21 Main Street Lumber City, Georgia 31549 To: 21 North Main Street Alpharetta, Georgia 30009	03/13/2026	05/15/2026

Applications To Establish a Branch Office

Financial Institution	Branch Office	Approval Date	Effective Date
Exchange Bank Milledgeville, Georgia	6700 Hwy 53 Braselton, Georgia 30517	11/06/2025	05/21/2026
Farmers and Merchants Bank Lakeland, Georgia	201 E. Fourth Street Adel, Georgia 31620	05/08/2026	

Notice of Change in Name

Previous Name	New Name		Effective Date
Bank of Lumber City	First City Bank		05/15/2026

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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.