This document is scheduled to be published in the
Federal Register on 2026-11-06 and available online at
https://www.federalregister.gov/d/2026-22716, and on
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FEDERAL

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at https://www.federalreserve.gov/foia/request.htm. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than November 23, 2026.

A. Federal Reserve Bank of Kansas City (Jeffrey Imgarten, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001. Comments can also be sent electronically to KCApplicationComments@kc.frb.org:

1. *Richard Albers, Battle Creek, Nebraska; and Starlee Johnson, Gilbert, Arizona*; to join the Rossiter/Schrempp Family Control Group, a group acting in concert, to acquire voting shares of Cedar Bancorp, Hartington, Nebraska, and thereby indirectly acquire voting shares of Bank of Hartington, both of Hartington, Nebraska.

B. Federal Reserve Bank of Dallas (Lindsey Wieck, Director, Mergers & Acquisitions) 2200 North Pearl Street, Dallas, Texas 75201-2272. Comments can also be sent electronically to Comments.applications@dal.frb.org:

1. *Elizabeth Ricks, San Antonio, Texas, individually, and as a co-trustee, of the First Commercial Financial Corporation Employee Stock Ownership Trust (ESOP), Seguin, Texas; and James Long, as co-trustee of the ESOP, New Braunfels, Texas;* as a group acting in conert, to acquire voting shares of First Commercial Financial Corporation, and thereby indirectly acquire voting shares of First Commercial Bank, N.A., both of Seguin, Texas.

Board of Governors of the Federal Reserve System.

Benjamin W. McDonough,
Secretary of the Board.

[FR Doc. 2026-22716 Filed: 11/5/2026 8:45 am; Publication Date: 11/6/2026]