



# FINANCIAL INSTITUTIONS TODAY

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

April 2025

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## Fiserv is the First MALPB to Process Transactions

On April 30, 2025, Fiserv MALPB, a wholly-owned subsidiary of Fiserv, Inc., a global provider of payments and financial services technology solutions, processed the first payment transactions under its merchant acquirer limited purpose bank (MALPB) charter. The Department of Banking and Finance (Department) approved Fiserv MALPB's charter application on September 27, 2024, and issued a permit to begin business on April 11, 2025. Fiserv MALPB is the first chartered MALPB to process card-based payment transactions in the nation.

The Department's press release can be accessed [here](#).

## 2025 CSBS Annual Survey of Community Banks

The 2025 National Survey of Community Banks is now available to be completed. This survey is a vital component of the Community Banking Research Conference hosted by the Conference of State Bank Supervisors (CSBS), the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation. The results from the survey have enabled community banks to inform policymakers and researchers about the opportunities and challenges facing community bankers.

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 2025 Annual Survey questions is available [here](#). The link to complete the survey is provided [here](#) and below.

Before starting, it would be beneficial to gather the following 2024 costs for your bank (Call Report Schedule RI-E) and the amount that is directly associated with regulatory compliance:

1. Personnel expenses
2. Data processing expenses
3. Legal fees and expenses
4. Accounting and auditing expenses
5. Consulting and advisory expenses

Survey Link: [https://frbstlspra.gov1.qualtrics.com/jfe/form/SV\\_ewzwaOpwKmdj31Q](https://frbstlspra.gov1.qualtrics.com/jfe/form/SV_ewzwaOpwKmdj31Q)  
Survey Close Date: June 30, 2025

If you have any questions regarding this survey, please contact Deputy Commissioner for Supervision Melissa Sneed at [msneed@dbf.state.ga.us](mailto:msneed@dbf.state.ga.us).

## First Quarter 2025 Community Bank Sentiment Index Released

CSBS released the first quarter 2025 Community Bank Sentiment Index (CBSI) results on April 8, 2025, which reflect data collected from community banks across the nation during the month of March. The results showed a sentiment index of 129 points, which is an increase of two points from the prior quarter. Community bankers report an overall

positive outlook for a third consecutive quarter, but their confidence in future business conditions is fading.

“Heightened economic uncertainty from evolving policy discussion in Congress and with the new Administration have clouded the 2025 economic outlook,” said CSBS Chief Economist Tom Siems. “At the same time, overall community banker sentiment is being buoyed by expectations that the regulatory environment will be less burdensome in the future, and expectations for greater profitability remain high. The result is a CBSI that is essentially unchanged from last quarter.”

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 on the CBSI, visit [here](#).

## Speaking Engagements

Commissioner Kevin Hagler will moderate a panel at the Mortgage Policy Summit 2025 on May 20, 2025. The Mortgage Policy Summit 2025 will be hosted by CSBS and the American Association of Residential Mortgage Regulators and will be held at the National Press Club, Washington, DC. Additional information and registration details can be found [here](#).

Southeast District Director Janet Bryan will speak at the League Credit Unions & Affiliates' Virtual Compliance & BSA Workshop on May 20, 2025. The virtual workshop will be held online on May 20-21, 2025. Additional information and registration details can be found [here](#).

**APPLICATIONS TO FORM A BANK HOLDING COMPANY**

<b><u>BANK HOLDING COMPANY</u></b>	<b><u>TO ACQUIRE</u></b>	<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
Lindsey Family Trust Lenox, Georgia	The Trust Bank Lenox, Georgia	03/11/2025	03/31/2025

**APPLICATIONS TO ESTABLISH BRANCH OFFICE**

<b><u>FINANCIAL INSTITUTION</u></b>	<b><u>BRANCH OFFICE</u></b>	<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
Delta Community Credit Union Atlanta, Georgia	3300 Highway 42 South Locust Grove, Georgia 30248	11/30/2023	04/15/2025
First State Bank Wrens, Georgia	444 North Belair Road Suite 301 Evans, Georgia 30809	02/11/2025	04/07/2025
PeoplesSouth Bank Colquitt, Georgia	2240 East University Drive Auburn, Alabama 36830	04/10/2025	
Metro City Bank Doraville, Georgia	5300 Beach Boulevard Suite 101-104 Buena Park, California 90621	04/22/2025	

**APPLICATIONS TO CHANGE MAIN OFFICE LOCATION**

<b><u>FINANCIAL INSTITUTION</u></b>	<b><u>CHANGE LOCATION OF</u></b>	<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
Great Oaks Bank Eastman, Georgia	From: 5105 5th Avenue Eastman, Georgia 31023	04/16/2025	
	To: 42 Town Center Drive Richmond Hill, Georgia 31324		

**APPLICATIONS TO CHANGE LOCATION**

<b><u>FINANCIAL INSTITUTION</u></b>		<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
Glennville Bank Glennville, Georgia	From: 246 South Main Street Suite F Reidsville, Georgia 30453	10/11/2023	04/07/2025
	To: 248 South Main Street Reidsville, Georgia 30453		

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### **Department of Banking and Finance**

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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.