



# FINANCIAL INSTITUTIONS TODAY

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

November 2025

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## SUPERVISION DIVISION CHANGES

Frankie Keeling was promoted to Supervisory Manager effective November 15, 2025. Frankie joined the Department in 2010 and most recently served as a Supervisory Examiner in the Southwest District. Frankie is a graduate of The Graduate School of Banking at Louisiana State University and holds the Certified Examination Manager certification. Her education includes a Bachelor of Business Administration in Accounting and Master of Business Administration in Management, both from Valdosta State University.



Congratulations, Frankie!

Please note the following Supervisory Manager Portfolio assignments, effective December 1, 2025:

Daniel Sohn, Supervisory Manager— Corporate Processes  
Northwest District (District 1) and Northeast/Central (District 2) Banks and  
Northwest District (District 1) and Southwest (District 5) Credit Unions

Elizabeth Hitchcock, Supervisory Manager— Trust Specialist  
Large and Southwest District (District 5) Banks and Southeast (District 4) Credit Unions

Frankie Keeling, Supervisory Manager— Credit Union Central Point of Contact  
Southeast District (District 4) Banks and Northeast/Central (District 2) Credit Unions

## INPUT NEEDED—FOURTH QUARTER 2025 COMMUNITY BANK SENTIMENT INDEX

The CSBS community bank data survey for fourth quarter 2025 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 December 31, 2025, and results will be released in January 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 third quarter 2025 data collection resulted in an index of 135 which is a record high since the survey's inception in 2019. 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.

## 2026 STATE HOLIDAY SCHEDULE

Governor Brian P. Kemp proclaimed the following dates in 2026 as public and legal state holidays when the Capitol and state agencies will be closed.

The following is a listing of state holidays for 2026:

New Year's Day	Thursday, January 1
Martin Luther King, Jr.'s Birthday	Monday, January 19
Washington's Birthday State Holiday	February 16—observed on Thursday, December 24
Memorial Day	Observed on Good Friday, April 3
Juneteenth	Monday, May 25
Independence Day	Friday, June 19
Labor Day	Observed on Friday, July 3
Columbus Day	Monday, September 7
Veterans Day	Monday, October 12
Thanksgiving Day State Holiday	Wednesday, November 11
Christmas Day	Thursday, November 26
	Observed on Friday, November 27
	Friday, December 25

## **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><u>FINANCIAL INSTITUTION</u></b>	<b><u>BRANCH OFFICE</u></b>	<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
Exchange Bank Milledgeville, Georgia	6700 Highway 53 Braselton, Georgia 30517	11/06/2025	
Delta Community Credit Union Atlanta, Georgia	660 W. Crossville Road Suite 110 Roswell, Georgia 30075	11/12/2025	
First Peoples Bank Pine Mountain, Georgia	206 West Haralson Street LaGrange, Georgia 30240	11/13/2025	
Colony Bank Fitzgerald, Georgia	1201 Town Park Lane Evans, Georgia 30809	06/13/2025	11/03/2025
Bank of Dudley Dudley, Georgia	3992 Highway 42 Locust Grove, Georgia 30248	09/12/2025	11/12/2025

### **APPLICATIONS TO CHANGE BRANCH LOCATIONS**

<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>
Delta Community Credit Union Atlanta, Georgia	From: 6766 Hickory Flat Highway Canton, Georgia 30115  To: 6475 Hickory Flat Highway Suite 404 Canton, Georgia 30115	11/12/2025	

### **APPLICATIONS FOR FINANCIAL INSTITUTION MERGERS**

<b><u>SURVIVOR</u></b>	<b><u>MERGED INSTITUTION</u></b>	<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
American Bancorp, Inc. Macon, Georgia	New Republic Partners, Inc. Charlotte, North Carolina	10/21/2025	11/07/2025
SunMark Community Bank Perry, Georgia	Wheeler County State Bank Alamo, Georgia	11/14/2025	
Pinnacle Bank Nashville, Tennessee	Synovus Bank Columbus, Georgia	11/26/2025	
Century Bank and Trust Milledgeville, Georgia	Bank of Wrightsville Wrightsville, Georgia	Pending	

**APPLICATIONS TO ACQUIRE A FINANCIAL INSTITUTION**

<b><u>SURVIVOR</u></b>	<b><u>TO ACQUIRE</u></b>	<b><u>APPROVAL DATE</u></b>	<b><u>EFFECTIVE DATE</u></b>
SunMark Bancshares, Inc. Perry, Georgia	Wheeler Bancshares, Inc. Alamo, Georgia	11/14/2025	
Century Bancorp, Inc. Milledgeville, Georgia	Wrightsville Bankshares, Inc. Wrightsville, Georgia	Pending	

**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>
Steel Newco, Inc. Peachtree Corners, Georgia	Synovus Financial Corp. Columbus, Georgia	11/26/2025	
	Pinnacle Financial Partners Nashville, Tennessee		

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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.