



FEDERAL RESERVE RELEASE

# H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 4 Week ending January 28, 2023

## Board Actions

### Forms

Forms—final Board review to extend without revision the Notice of Branch Closure (FR 4031).

Approved: January 23, 2023

Forms—initial Board review to extend with revision the Registration of Mortgage Loan Originators (CFPB G).

Approved: January 23, 2023

Forms—initial Board review to extend without revision the Notification of Nonfinancial Data Processing Activities (FR 4021).

Approved: January 23, 2023

Forms—initial Board review to extend without revision Filings Related to the Gramm-Leach-Bliley Act (FR 4010 et al.).

Approved: January 23, 2023

Forms—final Board review to extend without revision the Payments Research Survey (FR 3067).

Approved: January 23, 2023

Forms—final Board review to extend with revision the Consumer Related Surveys (FR 1379).

Approved: January 23, 2023

### Membership

Custodia Bank, Inc., Cheyenne, Wyoming—to become a member of the Federal Reserve System.

Denied: January 27, 2023

### Regulations and Policies

Section 9(13) of the Federal Reserve Act—policy statement.

Approved: January 27, 2023

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## **Actions Under Delegated Authority**

### **Bank Holding Companies**

#### ***Minneapolis***

Citizens Bancorp, Inc., Cadott, Wisconsin—to acquire Community Financial Bank, Prentice, Wisconsin.  
Approved: January 27, 2023

#### ***Richmond***

HomeTrust Bancshares, Inc., Asheville, North Carolina—to acquire Quantum Capital Corp., and thereby indirectly acquire Quantum National Bank, both of Suwanee, Georgia. In addition, Quantum National Bank to merge with HomeTrust Bank, Asheville, North Carolina.  
Approved: January 27, 2023

### **Banks, State Member**

#### ***San Francisco***

Silicon Valley Bank, Santa Clara, California—to make a public welfare investment.  
Withdrawn: January 24, 2023

### **Change in Bank Control**

#### ***Kansas City***

Cattle Crossing, Inc., Seward, Nebraska—Roger D. Cattle, Lincoln, Nebraska, and John T. Cattle, Overland Park, Kansas, as co-voting proxies of the John W. Cattle, Jr. Bank Stock Marital Trust, Seward, Nebraska; to become members of the Cattle Family Group, a group acting in concert, to retain voting shares of Cattle Crossing, Inc., and thereby indirectly retain voting shares of Cattle Bank and Trust Company, Seward, Nebraska.  
Permitted: January 26, 2023

### **Extensions of Time**

#### ***Kansas City***

Five Points Bank, Grand Island, Nebraska—extension to April 5, 2023, to establish a branch at 1229 Millwork Avenue, Omaha, Nebraska.  
Granted: January 25, 2023

#### ***Richmond***

Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina—extension to April 11, 2023, to acquire outstanding voting securities of Old Point Financial Corporation, Hampton, Virginia, and thereby indirectly acquire an interest in The Old Point National Bank of Phoebus, Hampton, Virginia.  
Granted: January 23, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE BANK	* Branch (Domestic) Premises	Cornerstone Bank, Spencer, Massachusetts, to establish a branch facility to be located at 195 Main Street, Shrewsbury, Massachusetts.	Newspaper:	Not available
			Federal Register:	Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	02/28/2022	11/01/2021	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 2**

**Federal Reserve Bank of New York**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 4**

**Federal Reserve Bank of Cleveland**

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498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY HOLDING COMPANY	Waiver	Waiver Request under 12 CFR 225.12(d)(2) in connection with the proposed Merger of Citizens Commerce Bancshares, Inc. with and into City Holding Company	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MILLENNIUM BANCSHARES, INC.	Change in Bank Control	Mary Susan DeFoor, Ooltewah, Tennessee, to acquire voting shares of Millennium Bancshares, Inc., and thereby indirectly acquire voting shares of Millennium Bank, both of Ooltewah, Tennessee.	Newspaper: Federal Register:	Not available Not available
SYNOVUS BANK	Public Welfare Investment	Synovus Bank, Columbus, Georgia, requests prior approval to make 2 public welfare investments, pursuant to Section 208.22(d) of Regulation H	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
Brookfield HoldCo, Inc.	* 3A1	Brookfield Bancshares, Inc., Brookfield, Illinois to become a bank holding company by acquiring the voting shares of First National Bank of Brookfield, Brookfield, Illinois.	Newspaper: Federal Register:	Not available 02/06/2023
WASHINGTON STATE BANK	* Branch (Domestic)	Washington State Bank, Pella, Iowa to establish a branch located at 703 Main St Pella, IA 50219.	Newspaper: Federal Register:	Not available Not applicable

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**District: 7**

**Federal Reserve Bank of Chicago**

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 8**

**Federal Reserve Bank of St. Louis**

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	Change in Bank Control	The Brian and Patricia Wellmon Trust Dated June 11, 1998, as rested on February 19, 2016, Brian Wellmon and Patricia Wellmon as trustees, all of Pilot Point, Texas, to retain voting shares of Northern Wisconsin Bank Holding Company, Inc., and indirectly retain voting shares of Laona State Bank, both of Laona, Wisconsin.	Newspaper: Federal Register:	02/08/2023 Not available

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper: 01/11/2023 Federal Register: Not available

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CUSTODIA BANK, INC. DBA CUSTODIA BANK	Membership DeNovo	Custodia Bank, Inc., Cheyenne, Wyoming, a Wyoming state-chartered special purpose depository institution, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST NATIONAL BUFFALO BANKSHARES, INC.	Change in Bank Control	Deborah Hunkins and Amanda Hunkins Newton, both of Cheyenne, Wyoming; Blake Hunkins of Grand Island, Nebraska; The Scott F. McBride and Terrie Ann McEwen Living Trust, Scott F. McBride and Terrie Ann McEwen, co- trustees and Robert McBride, both of Buffalo, Wyoming; Shawna McBride of Laramie, Wyoming; Kelly Rickett of Sheridan, Wyoming; to be approved as members of the McBride Family Group a group acting in concert, to retain voting shares in First National Buffalo Bankshares, Inc., and thereby indirectly retain voting shares in First Northern Bank of Wyoming, both of Buffalo, Wyoming and First State Bank of Newcastle, Newcastle, Wyoming; and for The Scott F. McBride and Terrie Ann McEwen Living Trust, Scott F. McBride and Terrie Ann McEwen, co-trustees to become the single largest principal shareholder of the company.	Newspaper: Federal Register:	Not available 02/21/2023

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**District: 10**

**Federal Reserve Bank of Kansas City**

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 28, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICO BANCSHARES, INC.	Change in Bank Control	John M. Moore of Wolfforth, Texas, as trustee of the John M Moore 2003 Exempt Family Trust, the Thomas Blake Moore 2021 Exempt Trust, and the Hunter Marshall Moore 2021 Exempt Trust, all of Wolfforth, Texas; and as Managing Partner of JPM Interests Ltd., of Wolfforth, Texas; and as co-trustee James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; Melissa Thoveson of Dallas, Texas, as trustee of the Ryan Butler Thoveson 2021 Exempt Trust, the Alec Steele Thoveson 2021 Exempt Trust, and the Melissa A Thoveson 2003 Exempt Family Trust, all of Dallas, Texas; and as co-trustee of the James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; and James Todd Moore of Dallas, Texas, as an individual; together as members of the Moore Family Group, a group acting in concert, to retain shares of Americo Bancshares, Inc. and indirectly American Bank of Commerce, both of Wolfforth, Texas.	Newspaper: Federal Register:	Not available Not available
WESTERN COMMERCE BANCSHARES OF CARLSBAD, INC.	* 3A5	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico, to acquire Western Bancshares of Clovis, Inc., Carlsbad, New Mexico, and indirectly acquire Western Bank of Clovis, Clovis, New Mexico.	Newspaper: Federal Register:	Not available 02/09/2023

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**District: 11**

**Federal Reserve Bank of Dallas**

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending January 28, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 12**

**Federal Reserve Bank of San Francisco**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act