



FEDERAL RESERVE RELEASE

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

No. 6 Week ending February 11, 2023

Updated: February 16, 2023

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Bank Independent, Sheffield, Alabama—to establish a branch at 410 Sutton Road, Owens Cross Roads, Alabama.

Approved: February 10, 2023

Bank Holding Companies

Atlanta

Piedmont Bancorp, Inc., and The Piedmont Bank, both of Peachtree Corners, Georgia—to acquire Walton Funding LLC, Inlet Beach, Florida, and to engage in certain nonbank lending activities.

Approved: February 6, 2023

Chicago

Fisher Bancorp, Inc., Fisher, Illinois—to merge with Butler Point, Inc., and thereby indirectly acquire Catlin Bank, both of Catlin, Illinois.

Approved: February 10, 2023

Oxford Bank Corporation, Oxford, Michigan—to indirectly acquire an interest in OBHELP, LLC, Oxford, Michigan, and thereby engage in the nonbanking activity of making and servicing loans. *

Approved: January 30, 2023

*Addition

Richmond

City Holding Company, Charleston, West Virginia—waiver of application to acquire Citizens Commerce Bancshares, Inc., and thereby indirectly acquire its wholly owned subsidiary, Citizens Commerce Bank (CCBK), both of Versailles, Kentucky, in connection with the merger of CCBK with and into City National Bank of West Virginia, Charleston, West Virginia.

Granted: February 6, 2023

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: February 10, 2023

Change in Bank Control***Atlanta***

FineMark Holdings, Inc., Fort Myers, Florida—Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Opportunities, LP; Strategic Value Private Partners, LLC; and Benjamin Mackovak and Martin Adams, each a managing member of Strategic Value Bank Partners, LLC and Strategic Value Private Partners, LLC, all of Cleveland, Ohio; as a group acting in concert, to acquire additional voting shares of FineMark Holdings, Inc., and thereby indirectly acquire voting shares of FineMark National Bank & Trust, Fort Myers, Florida.

Permitted: February 8, 2023

Chicago

Arneson Bancshares, Inc., Clear Lake, Iowa—the Ray V. Hewitt By-Pass Trust fbo Julie Stauffacher, the Ray V. Hewitt By-Pass Trust fbo Mark Hewitt, both of Mason City, Iowa, and the Ray V. Hewitt By-Pass Trust fbo Carrie Nicols, Iowa City, Iowa, with Mark Hewitt as trustee of the aforementioned trusts, Mason City, Iowa; to join the Hewitt Family Control Group, a group acting in concert, to acquire voting shares of Arneson Bancshares, Inc., and thereby indirectly acquire voting shares of Clear Lake Bank & Trust, Clear Lake, Iowa.

Permitted: February 10, 2023

Dallas

Wallis Bancshares, Inc., Wallis, Texas—the Dakri Grandchildren's 2022 GST Trust for Haaris A. Dakri, the Dakri Grandchildren's 2022 GST Trust for Minor Child 1, the Dakri Grandchildren's 2022 GST Trust for Minor Child 2, and Asif M. Dakri and Faizel M. Dakri as co-trustees of the aforementioned trusts, all of Houston, Texas; to join the Dakri Family Control Group, a group acting in concert, to acquire voting shares of Wallis Bancshares, Inc., and thereby indirectly acquire voting shares of Wallis Bank, Wallis, Texas.

Permitted: February 10, 2023

Minneapolis

Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin—Brian and Patricia Wellmon, Crandon, Wisconsin; to acquire voting shares of Northern Wisconsin Bank Holding Company, and thereby indirectly acquire voting shares of Laona State Bank, Laona, Wisconsin.

Withdrawn: February 10, 2023

San Francisco

Bay Community Bancorp, Oakland, California—Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Private Investors, LP; Strategic Value Private Partners, LLC, all of Cleveland, Ohio; Benjamin Mackovak, Bratenahl, Ohio, and Martin Adams, Naples, Florida, each a managing member of Strategic Value Bank Partners, LLC and Strategic Value Private Partners, LLC; as a group acting in concert, to acquire additional voting shares of Bay Community Bancorp, and thereby indirectly acquire additional voting shares of Community Bank of the Bay, Oakland, California.

Permitted: February 8, 2023

Extensions of Time

Kansas City

First Southwest Bancorporation, Inc., Alamosa, Colorado—extension to June 6, 2023, to engage in data processing activities through its subsidiary, HelloBello Financial, Inc., Durango, Colorado.

Granted: February 10, 2023

Regulations and Policies

Chair

Lending and Liquidity Facilities—reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: February 9, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
SNBNY HOLDINGS LIMITED	* 3A3	SNBNY Holdings Limited, Gibraltar and Newspaper:	03/08/2023
	* 3A5	Safra New York Corporation, New York, Federal Register: New York to acquire Delta North Bankcorp, Inc., and thereby indirectly acquire Delta National Bank and Trust Company, both of New York, New York.	03/13/2023

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District: 2

Federal Reserve Bank of New York

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FFD FINANCIAL CORPORATION	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Mary A. Burns, Dover, Ohio, as an individual and in her capacity as a Trustee of the FFD Financial Corporation Stock Ownership Plan, Dover, Ohio, as well as Wayne A. Burns, New Philadelphia, Ohio, and Von E. Gundy, Sherrodsville, Ohio, as individuals; for permission to acquire and/or retain 10 percent or more of the outstanding shares and control of FFD Financial Corporation, Dover, Ohio, thereby indirectly acquiring control of First Federal Community Bank, NA, also of Dover, Ohio.	Newspaper: Federal Register:	03/02/2023 Not available

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
PUTNAM BANCSHARES, INC.	Change in Bank Control	Walter T. Hayslett, individually, together with Susan Hayslett, both of Hurricane, West Virginia, and Roger T. Hayslett, Milton, West Virginia, as a group acting in concert to retain voting shares of Putnam Bancshares, Inc., Hurricane, West Virginia, and thereby indirectly acquire Putnam County Bank, Hurricane, West Virginia.	Newspaper: 03/03/2023 Federal Register: 03/01/2023

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch (Domestic)	Capital City Bank, Tallahassee, Florida, requesting permission to establish a full service branch location at 6224 Sugarloaf Parkway Suite 100, Duluth, GA 30097.	Newspaper: Federal Register:	02/24/2023 Not applicable
CAPITAL CITY BANK	* Branch (Domestic)	Capital City Bank, Tallahassee, Florida is hereby requesting permission to establish a full service branch location at 4103 SW 43rd St, Gainesville, FL 32608.	Newspaper: Federal Register:	02/24/2023 Not applicable
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
SMARTBANK	* Branch (Domestic)	SmartBank , Pigeon Forge, Tennessee, to establish a branch located at 2375 Centerville Road, Tallahassee, FL 32308.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
BIPPUS STATE CORPORATION	Change in Bank Control	Jan Deemer, Carmel, Indiana, and Don Deemer and Lois Deemer, both of Warren, Indiana, to form the Deemer Family Control Group, a group acting in concert, and Jay Diefenbaugh, Cashton, Wisconsin, Lee Diefenbaugh, North Manchester, Indiana, and Sue Sell, Huntington, Indiana, to form the Diefenbaugh Family Control Group, a group acting in concert, to retain shares of Bippus State Corporation, and thereby control The Bippus State Bank, both of Huntington, Indiana.	Newspaper: Federal Register:	Not available 02/23/2023
GENEVA BANCSHARES, INC.	Change in Bank Control	The A. Gregg Nelson Family Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee, Timothy Nelson, Geneva, Illinois as special asset manager; the A. Gregg Nelson Marital Trust GST Exempt Trust u/a/d March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee, Timothy Nelson, Geneva, Illinois as special asset manager; the Joy A. Nelson Trust dated March 12, 2020, Geneva, Illinois, Joy A. Nelson, Geneva, Illinois as trustee; Timothy Nelson, Geneva, Illinois, individually; Thomas Nelson, Geneva, Illinois; Richard Razum, Geneva, Illinois; Jamie Razum, individually and as custodian for a minor child; Brad Wendell, Geneva, Illinois; and Kristina Wendell, individually and as custodian for a minor, to join the Nelson Family Control Group, a group acting in concert, to retain voting shares of Geneva Bancshares, Inc., and thereby indirectly retain voting shares of The State Bank of Geneva, both of Geneva, Illinois	Newspaper: Federal Register:	Not available 02/27/2023

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MAUSTON BANCORP, INC.	Change in Bank Control	Kari L. Schmidt Field, Mauston, Wisconsin, as trustee of the Kari L. Schmidt 2021 Irrevocable Grantor Trust, Mauston, Wisconsin, the Kari L. Schmidt Trust, Mauston, Wisconsin, and the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, Molly K. Scully, Lyndon Station, Wisconsin individually and as co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, Justin K. Walsh, New Lisbon, Wisconsin, individually and as co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, Matthew P. Walsh, Woodbury, Minnesota, individually and as co-trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and Wealth Enhancement Trust Services, LLC, Madison, Wisconsin, as trustee of the Kari Schmidt QTIP Marital Trust, Madison, Wisconsin, co-trustee of the Molly K. Scully Qualified Subchapter S Trust, Madison, Wisconsin, co-trustee of the Justin K. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, and co- trustee of the Matthew P. Walsh Qualified Subchapter S Trust, Madison, Wisconsin, as a group acting in concert, to join the Kari L. Schmidt Field Family Control Group and retain voting shares of Mauston Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Mauston, both of Mauston, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
WASHINGTON STATE BANK	* Branch (Domestic)	Washington State Bank, Pella, Iowa to establish a branch located at 703 Main St Pella, IA 50219.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending February 11, 2023**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF KILMICHAEL	Membership	Bank of Kilmichael, Kilmichael, Mississippi, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
MIDWEST BANKCENTRE	* Branch (Domestic)	Midwest BankCentre, St. Louis, Missouri, to establish a branch located at 10190 West Florissant Road, Dellwood, Missouri	Newspaper: Federal Register:	02/23/2023 Not applicable
SIGNATURE BANK OF ARKANSAS	Membership	Signature Bank of Arkansas, Fayetteville, Arkansas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch located at 2498 West Illinois Avenue, Dallas, Texas	Newspaper: Federal Register:	02/13/2023 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch located at 201 Franklin Road, Suite 100, Brentwood, Tennessee	Newspaper: Federal Register:	02/20/2023 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, Newspaper: to establish a de novo branch at 4501 Tamiami Trail N., Naples, Florida.	02/17/2023 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 11, 2023

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 02/21/2023

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
JACKSBORO NATIONAL BANCSHARES, INC.	Change in Bank Control	The Rumage Family Trust FBO Christopher Blain Rumage, Jacksboro, Texas, C. Blain Rumage, Jacksboro, Texas, trustee, Carl A. Ritchlin, Arlington, Texas, trust protector, and Christy M. Peveto, Fort Worth, Texas, special trustee; and The Rumage Family Trust FBO William Wakley Rumage, Gunter, Texas, William W. Rumage, Gunter, Texas, trustee, Carl A. Ritchlin, Arlington, Texas, trust protector, and Christy M. Peveto, Fort Worth, Texas, special trustee; to join the Voting Trust Control Group, a group acting in concert, previously cleared by the Federal Reserve under the Change in Bank Control Act on October 5, 2022, to retain shares of Jacksboro National Bancshares, Inc., and indirectly Jacksboro National Bank, both of Jacksboro, Texas.	Newspaper: Federal Register:	03/01/2023 Not available
LevelField Financial, Inc.	* 3A1	LevelField Financial, Inc., Houston, Texas, to become a bank holding company by acquiring Burling Bank, Chicago, Illinois	Newspaper: Federal Register:	Not available 03/10/2023

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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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
SILICON VALLEY BANK	Public Welfare Investment	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare commitment of \$50 million in Merritt Community Capital Fund 24, L.P.	Newspaper: Federal Register:	Not applicable Not applicable

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.

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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