



FEDERAL RESERVE RELEASE

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

No. 22 Week ending June 3, 2023

## Board Actions

### Enforcement

Silvergate Capital Corporation and Silvergate Bank, both of La Jolla, California—consent cease-and-desist order pursuant to the Federal Deposit Insurance Act and the California Financial Code.

Announced: June 1, 2023

### Forms

Forms—final Board review to extend without revision the Filings Related to the Gramm-Leach-Bliley Act (FR 4010, FR 4011, FR 4012, FR 4017, FR 4019, and FR 4023).

Approved: May 31, 2023

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

Approved: May 31, 2023

Forms—final Board review to extend with revision the Survey of Small Business and Farm Lending (FR 2028).

Approved: May 31, 2023

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

Approved: May 31, 2023

### Regulations and Policies

Automated Valuation Models—interagency notice of proposed rulemaking and request for comment on a proposal that would implement quality control standards for certain automated valuation models.

Approved: May 31, 2023

Credit Losses—final notice of revised Interagency Policy Statement on Allowances for Credit Losses. \*

Approved: April 13, 2023

\*Addition

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## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Cleveland*

Buckeye Community Bank, Lorain, Ohio—to establish a branch at 106 South Center Street, LaGrange, Ohio.

Approved: June 2, 2023

First Financial Bank, Cincinnati, Ohio—to establish a branch at 7615 Reading Road, Cincinnati, Ohio.

Withdrawn: May 31, 2023

#### *Richmond*

The Bank of Marion, Marion, Virginia—to establish a branch at 220 West Main Street, Radford, Virginia, and to increase its investment in bank premises.

Approved: June 2, 2023

#### *St. Louis*

First Bank, Creve Coeur, Missouri—to establish a branch at 2600 Via De La Valle, Del Mar, California.

Approved: June 1, 2023

Peoples Bank, Sheridan, Arkansas—to establish a branch at 1800 Military Road, Benton, Arkansas.

Approved: June 1, 2023

### Bank Holding Companies

#### *Chicago*

Capra Financial Inc., Montezuma, Iowa—to become a bank holding company by acquiring Peoples Savings Bank, Montezuma, Iowa.

Withdrawn: May 30, 2023

#### *Kansas City*

1905 Nekota Bankcorp, Inc., Lewellen, Nebraska—to become a bank holding company by acquiring Lewellen National Corp. and thereby indirectly acquiring Bank of Lewellen, both of Lewellen, Nebraska.

Approved: June 2, 2023

#### *Richmond*

Sandy Spring Bancorp, Inc., Olney, Maryland—request by Endicott Group and its affiliates for relief from certain commitments. \*

Granted: May 16, 2023

\*Addition

#### *San Francisco*

Lexicon Bancorp, Las Vegas, Nevada—to become a bank holding company by acquiring Lexicon Bank, Las Vegas, Nevada.

Approved: May 30, 2023

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West Coast Community Bancorp, Santa Cruz, California—to become a bank holding company by acquiring Santa Cruz County Bank, Santa Cruz, California.

Approved: June 2, 2023

## **Banks, State Member**

### ***Dallas***

Charles Schwab Bank, SSB, Westlake, Texas—to make certain public welfare investments (two requests).

\*

Approved: May 17, 2023

\*Addition

## **Change in Bank Control**

### ***Chicago***

A. M. Saylor, Incorporated, Hampton, Iowa—David Oren Nelson Living Trust dated January 28, 2022, Memphis, Tennessee; David Oren Nelson, as trustee, Somerville, Tennessee; to retain voting shares of A. M. Saylor, Incorporated, and thereby indirectly retain voting shares of First Hampton Bank, Hampton, Iowa.

Permitted: June 1, 2023

ServBanc Holdco, Inc., Phoenix, Arizona—Stavros Papastavrou and Sofia Elizabeth Papastavrou, as co-trustees of the Jennifer Papastavrou 2023 Trust fbo Stavros Papastavrou, and more, all of Old Westbury, New York; to join Stavros Papastavrou and form the Papastavrou Family Control Group, a group acting in concert, to acquire voting shares of ServBanc Holdco, Inc., and thereby indirectly acquire control of Allied First Bank, Oswego, Illinois.

Permitted: June 2, 2023

## **Membership**

### ***Richmond***

Coastal State Bank, Hilton Head Island, South Carolina—to become a member of the Federal Reserve System.

Approved: June 1, 2023

## **Supervision and Regulation**

### ***Director, S&R***

BMO Financial Corp., Wilmington, Delaware—to make capital distributions in the second quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: June 2, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 3, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
PROVIDENT BANCORP, INC.	Change in Bank Control	Stilwell Activist Investments, L.P., Stilwell Activist Fund, L.P., and Stilwell Partners, L.P., known as The Stilwell Group, all of New York, New York; Stilwell Value LLC, New York, New York, the general partner of each of the limited partnerships; Joseph D. Stilwell, San Juan, Puerto Rico, managing member of Stilwell Value LLC, a group acting in concert, to acquire additional common stock of Provident Bancorp, Inc., Amesbury, Massachusetts, parent of Provident Bank, Amesbury, Massachusetts.	Newspaper: 06/22/2023 Federal Register: 06/23/2023
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company ("SSBT"), Boston, Massachusetts, and SSBT's Edge corporation subsidiary, State Street International Holdings ("SSIH" and, together with its and SSBT's subsidiaries and State Street Corporation ("SSC") and its subsidiaries, "State Street"), Boston, Massachusetts, hereby provide this thirty days' prior notice, pursuant to Section 211.9(f) of Regulation K, of their intention to make an additional investment in certain Edge corporation subsidiaries. More specifically, this notice is being made in connection with a proposal to provide additional capital to State Street Bank International GmbH ("SSBI"), a wholly-owned, indirect subsidiary of SSIH.	Newspaper: Federal Register:

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**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.

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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

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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 June 3, 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 June 3, 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 June 3, 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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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending June 3, 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: 5**

**Federal Reserve Bank of Richmond**

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	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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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 3, 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: 6**

**Federal Reserve Bank of Atlanta**

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending June 3, 2023**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BOSSHARD FINANCIAL GROUP, INC.	Change in Bank Control	Dairyland Bank Holding Corporation, La Crosse, WI, and its shareholders, William Bosshard, and Andrew Bosshard, Joseph Bosshard, Makenzie Bosshard, Carlista Bosshard, and John Bosshard as Tenants in Common, intend to apply to the Federal Reserve Board for permission to become members of the Bosshard Family Control Group, a group acting in concert, to acquire less than 5 percent of the voting shares of Bosshard Financial Group, Inc., La Crosse, Wisconsin, and thereby indirectly acquire voting shares of One Community Bank, Oregon, Wisconsin.	Newspaper: Federal Register:	Not available Not available
ONE COMMUNITY BANK	* 18C * Branch (Domestic)	One Community Bank, Oregon, Wisconsin to merge with Farmers State Bank - Hillsboro, Hillsboro, Wisconsin, pursuant to section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, One Community Bank will establish branches located at 726 Water Avenue, Hillsboro, Wisconsin; 119 Main Street, La Farge, Wisconsin; 111 W Wisconsin Avenue, Readstown, Wisconsin; 226 Center Street, Wonewoc, Wisconsin; and 435 Bridge Street, Wonewoc, Wisconsin, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
PETEFISH, SKILES BANCSHARES, INC.	* 3A3	Petefish, Skiles Bancshares, Inc., Virginia, Illinois to acquire First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available Not available

\* 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
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 3, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ANSTAFF BANK	Membership	Anstaff Bank, Green Forest, Arkansas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
LITCHFIELD BANCSHARES COMPANY	Change in Bank Control	Notice by Austin F. Clark, Imperial, Missouri; Dillon C. Clark, Greta J. Fleming, Ellen C. Fleming, and Olivia G. Fleming, all of Litchfield, Illinois, to join the Fleming Family Control Group, a group acting in concert, which will retain of 25 percent or more of the voting shares of Litchfield Bancshares Company, Inc., and thereby indirectly retain voting shares of The Litchfield National Bank, both of Litchfield, Illinois.	Newspaper: Federal Register:	06/23/2023 06/26/2023

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**District: 8**

**Federal Reserve Bank of St. Louis**

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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 June 3, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANK	* Branch (Domestic)	First Interstate Bank, Fargo, North Dakota, to establish a branch at 5650 34th Avenue East, Suite 100, Fargo, North Dakota.	Newspaper: Federal Register:	06/08/2023 Not applicable
HERITAGE BANCSHARES GROUP INC. EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Heritage Bancshares Group Inc. Employee Stock Ownership Plan and Trust to acquire up to 41.12 percent of the voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquire voting shares of Heritage Bank, N.A., all of Spicer, Minnesota.	Newspaper: Federal Register:	Not available Not available
MINNEHAHA BANSHARES, INC.	Change in Bank Control	The Richard C Baker Irrevocable Trust and William L Baker, as business advisor of the trust, and member of the Baker Family Group, a group acting in concert, to retain voting shares of Minnehaha Banshares Inc., and thereby indirectly retain voting shares of First National Bank in Sioux Falls, all of Sioux Falls, South Dakota. Additionally, the Richard C Baker Irrevocable Trust to join the Baker Family Group.	Newspaper: Federal Register:	Not available 06/20/2023

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\* Subject to the provisions of the Community Reinvestment Act

**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

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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 June 3, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
STURM FINANCIAL GROUP, INC.	Change in Bank Control	Stephen F. Sturm, as co-trustee of the 2019 Emily Sarah Sturm Trust I dated March 28, 2019, and the Number Two-A Irrevocable Trust dated December 19, 2012; and Emily S. Sturm, as co-trustee of the 2019 Stephen Forrest Sturm Trust I dated March 28, 2019, and the Number One-A Irrevocable Trust dated December 19, 2012, all of Denver, Colorado, to become members of the Sturm Family Control Group, a group acting in concert, to acquire shares of Sturm Financial Group, Inc, and thereby indirectly acquire ANB Bank, Denver, Colorado.	Newspaper: Federal Register:	06/21/2023 06/22/2023

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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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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending June 3, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 108 Southmore Avenue, Pasadena, TX 77502	Newspaper:	Not available
			Federal Register:	Not applicable

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\* Subject to the provisions of the Community Reinvestment Act



**District: 11**

**Federal Reserve Bank of Dallas**

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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>
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	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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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending June 3, 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>
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	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