



FEDERAL RESERVE RELEASE

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

No. 52 Week ending December 30, 2023

## Board Actions

### Regulations and Policies

Rules of Practice and Procedure—(1) interagency final rule to amend policies and procedures governing administrative proceedings for supervised financial institutions and (2) updates to additional rules applicable only to Board administrative proceedings. \*

Approved: November 9, 2023

\*Addition

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## Actions Under Delegated Authority

### Bank Holding Companies

#### *Chicago*

Ohnward Bancshares, Inc., Maquoketa, Iowa—to engage de novo in extending credit and servicing loans.

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Approved: December 18, 2023

\*Addition

#### *St. Louis*

Tom Bean Bank Holding Company, Hope, Arkansas—to become a bank holding company by acquiring The First National Bank of Tom Bean, Tom Bean, Texas.

Approved: December 29, 2023

### Banks, National

#### *Director, S&R*

Safra National Bank of New York, New York, New York, et al.—relief from a certain commitment.

Granted: December 28, 2023

### Regulations and Policies

#### *Secretary*

Rules of Practice and Procedure—extension of the effective date to April 1, 2024, for the (1) interagency final rule to amend policies and procedures governing administrative proceedings for supervised financial institutions and (2) updates to additional rules applicable only to Board administrative proceedings. \*

Approved: December 14, 2023

\*Addition

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 30, 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: 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>
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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 30, 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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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 30, 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 December 30, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAIN STREET FINANCIAL SERVICES CORP	* 3A3 * 3A5	Application by Main Street Financial Services Corp., Wheeling, West Virginia, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of Wayne Savings Bancshares Inc., Wooster, Ohio, and thereby indirectly acquiring Wayne Savings Community Bank, Wooster, Ohio.	Newspaper: Federal Register:	01/27/2024 Not available

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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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	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 December 30, 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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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 December 30, 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**

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.

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

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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 December 30, 2023**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY STATE BANK	* Branch (Domestic)	Community State Bank, Avilla, Indiana to establish a branch located at 11255 Twin Creeks Drive, Fort Wayne, Indiana.	Newspaper: Federal Register:	Not available Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Merchants and Manufacturers Bank Corporation, Channahon, Illinois and thereby indirectly acquire Merchants and Manufacturers Bank, Joliet, Illinois.	Newspaper: Federal Register:	Not available 02/05/2024
MIDLAND CAPITAL HOLDINGS CORPORATION	* Acquisition	Midfed Acquisition Corp., Wilmington, Delaware is proposing to become a savings and loan holding company through the acquisition of 100 percent of the voting shares of Midland Capital Holdings Corporation and thereby indirectly acquire Midland Federal Savings and Loan Association, both of Bridgeview, Illinois, pursuant to section 10(e) of HOLA.	Newspaper: Federal Register:	Not available 01/05/2024
NORTHSTAR FINANCIAL GROUP, INC.	Change in Bank Control	Notice by Northstar Financial Group, Inc., Bad Axe Michigan, to acquire voting shares in Mainstreet Community Bank of Florida, DeLand, Florida.	Newspaper: Federal Register:	Not available Not available
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 30, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, all acting in concert with the Prather Family Control Group, for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Not available Federal Register: 11/16/2023

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**District: 7**

**Federal Reserve Bank of Chicago**

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2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 December 30, 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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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 30, 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: 9**

**Federal Reserve Bank of Minneapolis**

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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 30, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	Change in Bank Control	Adams Land Improvement, Inc., Arapahoe, Nebraska, to acquire voting shares of Central Bancshares, Inc., Cambridge, Nebraska, and thereby indirectly acquire voting shares of First Central Bank, Cambridge, Nebraska; First Central Bank McCook, McCook, Nebraska; and Republic Corporation and United Republic Bank, both of Omaha, Nebraska.	Newspaper: Federal Register:	Not available Not available
COMMUNITY FIRST BANCSHARES, INC.	Change in Bank Control	The Bruce Jessup Trust, Bruce Jessup and Terrie Jessup, Co-Trustees, all of Butler, Missouri, to retain voting shares of Community First Bancshares, Inc. and thereby indirectly retain voting shares of Community First Bank, both of Butler, Missouri. Bruce Jessup was previously approved to control Community First Bancshares, Inc.	Newspaper: Federal Register:	Not available 12/29/2023
FIRST AMERICAN BANCSHARES, INC.	Change in Bank Control	Rebecca Yarbrough, St. Joseph, Missouri, and Dallas Forrest, Columbia, Missouri, to retain voting shares of First American Bancshares, Inc., and thereby indirectly retain voting shares of First Security Bank, both of Union Star, Missouri, and to establish the Maudlin Family control group.	Newspaper: Federal Register:	Not available 01/10/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 30, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKIN BANCSHARES, INC.	Change in Bank Control	Gary and Dixie Beymer Trust and Gary Beymer and Dixie Beymer, as co-trustees, all of Lakin, Kansas, to retain voting shares of Lakin Bancshares, Inc., and thereby indirectly retain voting shares of the KCB Bank, both of Lakin, Kansas. In addition, Gary and Dixie Beymer Trust and Gary Beymer and Dixie Beymer as co-trustees, Robert Beymer Revocable Trust dtd 02/24/2022, and Robert Beymer as trustee, Garden City, Kansas, Diane Beymer Credit Shelter Trust and Robert Beymer as trustee, C. Easton Beymer, Kingwood, Texas, Blake Beymer Holcomb, Kanas, Brick Beymer and Michelle Thompson, both of Lakin, Kansas, Caitlin Beymer (Orcutt ), Milliken, Colorado, and Taryn Remy, McPherson, Kansas; to establish the Beymer Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/05/2024
N.B.C. BANCSHARES IN PAWHUSKA, INC.	Change in Bank Control	Charles Garrett, Tulsa, Oklahoma, investment adviser to the NBC Bancshares Subtrust of the Drummond Family Trust dated 10/1/21, to be approved as a member of the Drummond Family group, a group acting in concert, and retain voting shares of N.B.C. Bancshares in Pawhuska, Inc, and thereby indirectly retain voting shares of Blue Sky Bank, both of Pawhuska, Oklahoma.	Newspaper: Federal Register:	Not available 01/19/2024
ORRICK FINANCIAL CORPORATION	Change in Bank Control	Ryan Sullivan and Bryan Adams, both of Mission Hills, Kansas, to establish the Sullivan/Adams control group, a group acting in concert, to acquire voting shares of Orrick Financial Corporation, and thereby indirectly acquire voting shares of The Bank of Orrick, both of Orrick, Missouri.	Newspaper: Federal Register:	Not available 01/19/2024

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 30, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
PBT BANCSHARES, INC.	Change in Bank Control	Marcus Houghton and Corbin Houghton, both of Wichita, Kansas, to retain and acquire additional voting shares of PBT Bancshares, Inc. and thereby indirectly retain and acquire voting shares of Peoples Bank and Trust Company, both of McPherson, Kansas. Additionally, to approve Corbin Houghton as a member of the Houghton Family Control Group, a group acting in concert.	Newspaper: Not available Federal Register: Not available

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**District: 10**

**Federal Reserve Bank of Kansas City**

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	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 December 30, 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: 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
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

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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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 30, 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