Federal Reserve Release



H.2

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

No. 37

Week Ending September 13, 2008

Forms

Forms -- final Board review to extend with revision the Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248), International Applications and Prior Notifications Under Subpart B of Regulation K (FR K-2), and Application for a Foreign Organization to Become a Bank Holding Company (FR Y-3F).

- Approved, September 10, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$25 billion in 84-day credit on September 8, 2008.

- Announced, September 8, 2008

Term Auction Facility -- TAF auction in the amount of \$25 billion in 28-day credit on September 9, 2008.

- Announced, September 9, 2008

Regulations And Policies

Capital Adequacy Guidelines -- publication for comment of interagency amendments that would permit a banking organization to reduce the amount of its goodwill deduction from tier 1 capital by any associated deferred tax liability.

- Approved, September 12, 2008

Privacy Act Records -- publication for comment of notice of a new system of records in connection with implementation of the Board's Electronic Applications system (E-Apps) that allows banking institutions to submit regulatory applications, notices, and related materials electronically.

- Approved, September 11, 2008

Enforcement

ABN AMRO Bank N.V., Amsterdam, the Netherlands -- cease and desist order dated December 19, 2005, terminated September 10, 2008.

- Announced, September 12, 2008

Newnan Coweta Bancshares, Inc., Newnan, Georgia, and Neighborhood Community Bank -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, September 10, 2008

H.2 Actions under delegated authority

September 7, 2008 to September 13, 2008

BS&R Banking Supervision and Regulation **RBOPS** Reserve Bank Operations and Payment Systems

C&CA Consumer and Comminity Affairs IF International Finance

FOMC Federal Open Market Committee OSDM Office of Staff Director for Management

Bank Branches, Domestic

Richmond

The Bank of Marion, Marion, Virginia -- to establish a branch at 2975 Lee Highway, Bristol.

- Approved, September 11, 2008

Minneapolis

Dacotah Bank, Aberdeen, South Dakota -- to establish a branch at 1441 6th Street, Brookings.

- Approved, September 8, 2008

Richmond

The Fauquier Bank, Warrenton, Virginia -- to establish a branch at 10250 Bristow Center Drive, Bristow.

- Approved, September 8, 2008

Atlanta

Franklin Synergy Bank, Franklin, Tennessee -- to establish a branch at 134 4th Avenue North, Franklin.

- Approved, September 10, 2008

Richmond

John Marshall Bank, Falls Church, Virginia -- to establish branches at 12165 Darnestown Road, Gaithersburg, Maryland, and 818 South King Street, Leesburg, Virginia.

- Approved, September 11, 2008

Bank Branches, Domestic

Atlanta

Palm Beach Community Bank, Boynton Beach, Florida -- to establish a branch at 7300 Lake Worth Road, Lake Worth.

- Approved, September 10, 2008

Bank Holding Companies

Atlanta

Altrust Financial Services, Inc., Cullman, Alabama -- to acquire Generation Bank (in organization), Centre.

- Approved, September 11, 2008

Atlanta

Banco de Sabadell, S.A., Sabadell, Spain, and TransAtlantic Holding Corp., Miami, Florida -- to engage de novo, through a newly formed subsidiary, Interstate Property Holdings, LLC, Miami, in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, September 12, 2008

St. Louis

First Cecilian Bancorp, Inc., Cecilia, Kentucky -- to engage in lending activities.

- Approved, September 12, 2008

Chicago

First Community Financial Partners, Inc., Joliet, Illinois -- to acquire shares of First Community Bank of Plainfield (in organization), Plainfield.

- Approved, September 9, 2008

Bank Holding Companies

Atlanta

First Freedom Bancshares, Inc., Lebanon, Tennessee -- to become a bank holding company and to acquire First Freedom Bank, Lebanon.

- Approved, September 8, 2008

Dallas

Lone Star First Holdings, Inc., Dallas, Texas -- to become a bank holding company and to acquire Kent County State Bank, Jayton.

- Returned, September 9, 2008

Atlanta

One South Financial, Inc., Blakely, Georgia -- to acquire One South Bank (in organization), Chipley, Florida, and thereby engage in operating a savings association.

- Approved, September 8, 2008

Chicago

Premier Bancorp of Illinois, Inc., Farmer City, Illinois -- to retain shares of FM Bancorp, Inc., Paxton, and thereby indirectly retain shares of Farmers-Merchants National Bank of Paxton and TriCapital, L.L.C., Indianapolis, Indiana, and to continue engaging in credit-extending and loan-servicing activities.

- Approved, September 8, 2008

Bank Mergers

Secretary

SunTrust Bank, Atlanta, Georgia -- to purchase certain assets and assume certain liabilities of First Priority Bank, Bradenton, Florida, and waiver of publication and notice requirements with respect to the application.

- Approved, September 11, 2008

Bank Premises

Cleveland

The Richwood Banking Company, Inc., Richwood, Ohio -- request to exceed the limit on investment in bank premises.

- Approved, September 4, 2008 (A/C)

Change In Bank Control

San Francisco

City National Corporation, Beverly Hills, California -- change in bank control of City National and its subsidiary bank, City National Bank, Beverly Hills.

- Permitted, September 11, 2008

Minneapolis

Quality Bankshares, Inc., Fingal, North Dakota -- change in bank control of Quality Bankshares and its subsidiary bank, Quality Bank, Fingal.

- Permitted, September 9, 2008

Extensions Of Time

Minneapolis

First Community Bank, Glasgow, Montana -- extension to September 24, 2009, to establish a branch at 2150 Amsterdam Road, Belgrade.

- Granted, September 11, 2008

Minneapolis

NOVA European Holdings Company, Minneapolis, Minnesota -- extension to September 29, 2009, to invest in Elavon Financial Services Limited, Dublin, Ireland.

- Granted, September 8, 2008

<u>Member ship</u>

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to become a member of the Federal Reserve System.

- Approved, September 12, 2008

Regulations And Policies

Secretary

Regulation CC -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Atlanta Reserve District.

- Approved, September 8, 2008

Federal Reserve Bank of Boston

Filer	Filing Type Filing Proposal	Filing Proposal	End of Comment Period	
MEDWAY CO-OPERATIVE BANK	* Branch	Medway Co-operative Bank, Medway, Massachusetts - application to establish a new branch office at One Hastings Street, Mendon, Massachusetts.	Newspaper: Federal Register:	09/20/2008 Not applicable
SIS BANCORP, MHC	* 3A1 * 3A3	Application by SIS Bancorp, MHC and SIS Bancorp, Inc., both of Sanford, Maine - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Sanford Institution for Savings, Sanford, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 10/03/2008

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

Public Date

Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type Filing Proposal	Filing Proposal	End of Comment Period	
EUROBANCSHARES, INC.	4c8	EuroBancshares, Inc., San Juan, Puerto Rico to engage through its subsidiary, EUBK Securities, Inc.(in formation), San Juan, Puerto Rico, in securities brokerage and riskless-principal transactions, pursuant to Section 225.28(b)(7) (i)and (ii) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco and Los Angeles, California; Atlanta, Georgia; Chicago, Illinois; Edison, New Jersey; Houston, Texas and Washington D.C., pursuant to Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

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Federal Reserve Bank of New York

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NONE

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Federal Reserve Bank of Philadelphia

Filings received during the week ending September 13, 2008

Filer Filing Type Filing Proposal End of Comment Period

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for Quarter of

Location

CRA

CRA

Institution NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filings received during the week ending September 13, 2008

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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Location

CRA

CRA

Institution NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC, Richmond, Virginia, and Community Bank Investors of America, L.P., Richmond, Virginia, to acquire up to 58.01% of the voting securities of Freedom Bank, Bradenton, Florida.	Newspaper: Federal Register:	10/07/2008 09/26/2008

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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Exam Date

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Rating

Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLINTON BANCSHARES, INC.	CIC	Prior change in control notice filed by Leslie D. Ligon, Jr., Clinton, Louisiana, to acquire an additional 1.79 percent of the outstanding shares of Clinton Bancshares, Inc., and its subsidiary, Landmark Bank, both of Clinton, Louisiana. Pro forma will equal 13.08 percent.	Newspaper: Federal Register:	Not available 09/29/2008
COMMERCE BANCSHARES, INC.	4c8	Commerce Bancshares Inc., Franklin, Tennessee, to engage de novo in management consulting activities.	Newspaper: Federal Register:	Not applicable 10/01/2008
PIEDMONT BANCORP, INC.	* 3A1	Piedmont Bancorp, Inc., Norcross, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Choice Community Bank 1874, Newnan, Georgia.	Newspaper: Federal Register:	09/18/2008 09/18/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 850 Folly Road, Charleston, South Carolina, to be known as the James Island BI-LO Office.	Newspaper: Federal Register:	09/20/2008 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for Quarter of

Location

CRA

CRA

NONE

Institution

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Period	
M&I MARSHALL & ILSLEY BANK	* Branch	M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin, to establish a branch facility to be located at Hwy 36 and Norell, Oak Park Heights, Minnesota.	Newspaper: Federal Register:	Not available Not applicable
MARSHALL-PUTNAM COUNTY BANCORPORATION, INC.	CIC	Notice by Joseph E. O'Brien, Peoria, Illinois, to acquire control of Marshall-Putnam County Bancorporation, Inc., Varna, Illinois, and thereby indirectly acquire control of Marshall County State Bank, Varna, Illinois.	Newspaper: Federal Register:	09/18/2008 09/18/2008
PRIVATEBANCORP, INC.	* 4c8	PrivateBancorp, Inc., Chicago, Illinois, to acquire 100 percent of the voting shares of The PrivateWealth Trust Company, a federal savings bank (in organization), Chicago, Illinois, and thereby operate a savings bank.	Newspaper: Federal Register:	Not available 10/10/2008

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commen	t Period
TAYLOR CAPITAL GROUP, INC.	CIC	Notice by a group of investors that includes: Harrison I. Steans, Bannockburn, Illinois; Jennifer W. Steans, Evanston, Illinois; Financial Investments Corporation, Chicago, Illinois; PCB, LP, General Partners, Chicago, Illinois; Heather A. Steans, Chicago, Illinois; Robin M. Steans, Chicago, Illinois; Harrison I. Steans Self-Declaration of Revocable Trust - Harrison I. Steans, Bannockburn, Illinois, Trustee; Jennifer W. Steans 1999 Descendents Trust - James P. Kastenholz, Evanston, Illinois, Trustee; Heather A. Steans 1999 Descendants Trust - Leo A. Smith, Chicago, Illinois, Trustee; Robin M. Steans 1999 Descendents Trust - Leonard A. Gail, Chicago, Illinois, Trustee; Jennifer W. Steans 2000 Trust - Jennifer W. Steans, Evanston, Illinois, Trustee; Heather A. Steans 2001 Trust - Heather A. Steans, Chicago, Illinois, Trustee; Robin M. Steans Revocable Trust - Robin M. Steans, Chicago, Illinois, Trustee; James P. Kastenholz 2000 Trust - James P. Kastenholz, Evanston, Illinois, Trustee; Leonard A. Gail Revocable Trust - Leonard A. Gail, Chicago, Illinois, Trustee; Hunter Family Foundation - Thomas B. Hunter, III, Lake Forest, Illinois and Maxine M. Hunter, Lake Forest, Illinois, Trustees; Maxine M. Hunter Charitable Lead Annuity Trust - Thomas B. Hunter, IV, Lake Forest, Illinois, and Willard M. Hunter, Lake Bluff, Illinois Trustees; Thomas B. Hunter, III Self Declaration of Revocable Trust - Thomas B. Hunter, III, Lake Forest, Illinois, Trustee; Morrison, Lake Forest, Illinois, Trustees; Harold M. Morrison, Lake Forest, Illinois, Trustees; Harold M. Morrison, Lake Forest, Illinois, Trustees; Harold M. Morrison, Lake Forest, Illinois, Trustee; Harold M. Morrison Trust - Harold M.	End of Commen Newspaper: Federal Register:	Not available 09/22/2008
TOMPKINS BANCORP, INC.	* 3A3	Chicago, Illinois. Tompkins Bancorp, Inc., Avon, Illinois, to acquire 100 percent of the voting shares of Community Bank of Galesburg, Galesburg, Illinois.	Newspaper: Federal Register:	Not available 10/09/2008

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA

CRA

CRA Examinations scheduled for

Quarter of

Institution Location

NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period	
PROVIDENCE BANK	* Branch	Providence Bank, Columbia, Missouri, to establish a branch facility to be located at 8 North 5th Street, Columbia, Missouri.	Newspaper: Federal Register:	09/26/2008 Not applicable

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Federal Reserve Bank of St. Louis

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CRA

CRA

CRA Examinations scheduled for Quarter of

Institution Location

NONE

RSSD

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 13, 2008

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for

Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

ALFALFA COUNTY BANCSHARES, INC.	Filing Type CIC	Filing Proposal Notice submitted by the Barbara Dean Flaming Trust and Brenda Jean Flaming Salinas, trustee; the Brenda Jean Flaming Trust and Barbara Dean Flaming Waite, trustee; the Michael Todd Flaming Trust and Brenda Jean Flaming Salinas, trustee; and the Flaming Children 2008 Irrevocable Trust and Gerald R. Chelgren, trustee; all of Cherokee, Oklahoma, part of a group acting in concert, to acquire/retain control of Alfalfa County Bancshares, Inc., parent of ACB Bank, both in Cherokee, Oklahoma.	End of Comment Period	
			Newspaper: Federal Register:	Not available 08/18/2008
C L C ENTERPRISES, INC.	4c8	CLC Enterprises, Inc., Nelson, Nebraska, to engage in lending activities.	Newspaper: Federal Register:	Not applicable 10/01/2008
GN BANKSHARES, INC.	CIC	The Schifferdecker Limited Partnership, Girard, Kansas; Mark W. Schifferdecker, Girard, Kansas, in an individual capacity and as managing general partner; Susan B. Friesen, Omaha, Nebraska, Joy L. Shoop, Hiawatha, Kansas, in an individual capacity and as general partners; and John and Carole Schifferdecker, Girard, Kansas, Nancy Schifferdecker, Girard, Kansas, and Nancy George, Hepler, Kansas, to become part of the family group acting in concert, to acquire control of GN Bankshares, Inc., parent of The Girard National Bank, both in Girard, Kansas. In addition, the Neihart Limited Partnership, Kansas City, Missouri; and David Neihart, Prairie Village, Kansas, in an individual capacity and as general partners; and Wendy Neihart, Prairie Village, Kansas, to become part of the family group acting in concert to control GN Bankshares, Inc., parent of The Girard National Bank, Girard, Kansas.	Newspaper: Federal Register:	08/26/2008 09/26/2008

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	t Period
WHITCORP FINANCIAL	CIC	Notice submitted by Jeffrey F. Whitham, Garden	Newspaper:	09/03/2008
COMPANY		City, Kansas; Stewart A. Whitham, Leoti,	Federal Register:	09/26/2008
		Kansas; Barth E. Whitham, Morrison, Colorado;	C	
		Jennifer E. Jensik, Fredonia, Kansas; and Clay		
		G. Whitham, Lamar, Colorado; individually and		
		as co-trustees of various Whitham family trusts,		
		and as a group acting in concert, to retain		
		control of Whitcorp Financial Company, Leoti,		
		Kansas, parent of Western State Bank, Garden		
		City, Kansas and First National Bank in Lamar,		
		Lamar, Colorado. In addition, Michael Callahan,		
		Pueblo, Colorado; Ward Loyd, Garden City,		
		Kansas; Diana Tedlock, Wichita, Kansas; and		
		Philip Sweeney, Denver, Colorado, to acquire		
		control of Whitcorp Financial Company, Leoti,		
		Kansas, parent of Western State Bank, Garden		
		City, Kansas and First National Bank in Lamar,		
		Lamar, Colorado, all as independent trustees of		
		various Whitham family trusts as members of		
		the same group acting in concert.		

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Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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CRA CRA

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NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch to be located at 1301 E. 14th Street, San Leandro, California 94577.	Newspaper: Federal Register:	Not available Not applicable
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch at 3707 Camp Bowie, Fort Worth, Texas 76107.	Newspaper: Federal Register:	09/10/2008 Not applicable

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Federal Reserve Bank of Dallas

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RSSD CRA CRA

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CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of San Francisco

Filer CAPITAL BANK	Filing Type	Filing Proposal	End of Comment Period	
	CIC	Notice by Murray Pasternack, San Clemente, California, to increase his ownership up to 24.9 percent of Capital Bank, San Juan Capistrano, California.	Newspaper: Federal Register:	Not available 09/17/2008
D. L. EVANS BANCORP	4c8	D.L. Evans Bancorp, Burley, Idaho, to engage de novo in a joint venture with New Country Mortgage, LLC, Pocatello, Idaho, in mortgage loan origination, pursuant to section 4(c)(8) of the Bank Holding Company Act, and section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

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Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act