
Federal Reserve Release



H.2

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

No. 51

Week Ending December 20, 2008

Bank Holding Companies

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- to acquire National City Corporation, Cleveland, Ohio, and thereby indirectly acquire National City's subsidiary bank, National City Bank.

- Approved, December 15, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 1-1/4 percent to 1/2 percent by the Federal Reserve Banks of New York, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, and San Francisco.

- Approved, December 16, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 1-1/4 percent to 1/2 percent by the Federal Reserve Banks of Boston and Dallas.

- Approved, December 17, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 1-1/4 percent to 1/2 percent by the Federal Reserve Bank of Philadelphia.

- Approved, December 18, 2008

Forms

Forms -- initial Board review (1) to extend with revision the Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks (FR 2502q) and Recordkeeping Requirements Associated with Regulation K (Reg K), (2) to implement the interagency Shared National Credit information collection (FR 2085), and (3) to pretest and execute the 2010 Survey of Consumer Finances (FR 3059).

- Proposed, December 16, 2008

Forms

Forms -- final Board review to extend without revision the (1) Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity) (Reg B) and (2) Recordkeeping and Disclosure Requirements of Regulation E (Electronic Fund Transfers) (Reg E).

- Approved, December 18, 2008

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- revision of terms and conditions.

- Announced, December 19, 2008

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on December 15, 2008.

- Announced, December 15, 2008

Term Auction Facility -- TAF auctions of 28-day credit on January 12, February 9, and March 9 and 84-day credit on January 26, February 23, and March 23, 2009.

- Announced, December 19, 2008

Regulations and Policies

Capital Adequacy Guidelines -- interagency final rule 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, December 15, 2008

Regulations and Policies

Credit Card Accounts and Overdraft Services -- final amendments to Regulations AA (Unfair or Deceptive Acts or Practices) and Z (Truth in Lending) to prohibit certain unfair acts or practices and improve disclosures to consumers in connection with credit card accounts and other revolving credit plans; final amendments to Regulation DD (Truth in Savings) to address depository institutions' practices related to overdraft services; and publication for comment of proposed amendments to Regulation E (Electronic Fund Transfers) to provide certain consumer protections relating to the assessment of overdraft fees.

- Approved, December 18, 2008

Interest on Reserves -- amendments to Regulation D (Reserve Requirements of Depository Institutions) to establish an interest rate of 1/4 percent on required reserve balances and excess balances for reserve maintenance periods beginning December 18, 2008.

- Approved, December 16, 2008

Payment System Risk Policy -- revisions to the Board's policy on Payment System Risk and decision not to pursue at this time proposed daylight-overdraft posting rules for ACH transfers.

- Approved, December 15, 2008

Reserve Bank Operations

Federal Reserve Bank Budgets -- operating and capital budgets for the Reserve Banks, Federal Reserve Information Technology, and the Office of Employee Benefits for 2009.

- Approved, December 17, 2008

Enforcement

Fifth Third Bank, Grand Rapids, Michigan -- issuance of a final decision and order of prohibition and restitution against Kelly M. Dulaney, a former employee.

- Announced, December 15, 2008

Enforcement

The Templar Fund, Inc., St. Louis, Missouri; Truman Bancorp, Inc.; FFC Financial Corporation; and Truman Bank, Clayton -- written agreement with the Federal Reserve Bank of St. Louis.

- Announced, December 17, 2008

H.2 Actions under delegated authority

December 14, 2008 to December 20, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 2134 Rayford Road, Spring, Texas; 14213 Cypress Rosehill Road, Cypress; and 11091 Broadway Street, Pearland.

- Approved, December 15, 2008

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 19209 A-B Chennault Way, Gaithersburg, Maryland; 5910 Executive Boulevard, Rockville; and 910 South Richland Avenue, Spring Garden Township, Pennsylvania.

- Approved, December 19, 2008

Minneapolis

Security Financial Bank, Durand, Wisconsin -- to establish a branch at 3506 Oakwood Mall Drive, Suite A, Eau Claire.

- Approved, December 18, 2008

Bank Holding Companies

Atlanta

BancTenn Corp., Kingsport, Tennessee -- to acquire shares of Paragon Commercial Corporation, Raleigh, North Carolina, and its subsidiary bank, Paragon Commercial Bank.

- Approved, December 19, 2008

Bank Holding Companies

Richmond

CapGen Capital Group II, LLC, New York, New York, and CapGen Capital Group II, LP -- to become bank holding companies and to acquire shares of PacWest Bancorp, San Diego, California, and thereby indirectly acquire Pacific Western Bank.
- Approved, December 19, 2008

Atlanta

Florida Commerce Bancorp, Inc., Fort Myers, Florida -- relief from a commitment.
- Returned, December 18, 2008

Richmond

Hampton Roads Bankshares, Inc., Norfolk, Virginia -- to acquire Gateway Financial Holdings, Inc., Virginia Beach, and thereby indirectly acquire its subsidiary bank, Gateway Bank and Trust Co., Elizabeth City, North Carolina.
- Approved, December 16, 2008

Kansas City

High Country Bancorp, Inc., Salida, Colorado -- to become a bank holding company and to acquire High Country Bank, Salida.
- Withdrawn, December 16, 2008

Kansas City

Union State Banc Holding Company, Clay Center, Kansas -- to become a bank holding company and to acquire Union State Bank, Clay Center.
- Approved, December 17, 2008

Bank Mergers

Chicago

Paramount Bank, Farmington Hills, Michigan -- to merge with Paramount Bank, Las Vegas, Nevada, and thereby establish a branch at 7795 West Sahara Avenue.

- Approved, December 17, 2008

Banks, Foreign

Director, BS&R

Monte de Piedad y Caja de Ahorros San Fernando de Huelva, Jerez y Sevilla, Seville, Spain -- to establish a representative office in Miami, Florida.

- Approved, December 19, 2008

Change in Bank Control

San Francisco

Fife Commercial Bank 401K Employee Stock Ownership Plan, Fife, Washington -- to acquire an interest in Puget Sound Financial Services, Inc., Fife, and its subsidiary bank, Fife Commercial Bank.

- Permitted, December 9, 2008

(A/C)

Dallas

MNB Ventures, Inc., Mercedes, Texas -- change in control of MNB Ventures and its subsidiary bank, Texas National Bank, Mercedes.

- Permitted, December 15, 2008

Extensions of Time

San Francisco

Gateway Pacific Bancorp, National City, California -- extension to March 16, 2009, to become a bank holding company and to acquire Gateway Pacific Bank (in organization), National City.

- Granted, December 17, 2008

San Francisco

NHB Holdings, Inc., Jacksonville, Florida, and Proficio Mortgage Ventures, LLC -- extension to March 18, 2009, to engage de novo in a joint venture with Mainsail Capital, Jacksonville, and Trinity Venture Partners in conducting mortgage banking activities.

- Granted, December 18, 2008

New York

Orange County Trust Company, Middletown, New York -- extension to August 8, 2009, to establish a branch at 91 Brookside Avenue, Middletown.

- Granted, December 19, 2008

Financial Holding Companies

Chicago

FSB Financial Services, Inc., Waterloo, Iowa -- election to become a financial holding company.

- Effective, December 17, 2008

St. Louis

Tate Financial Corporation, Senatobia, Mississippi -- election to become a financial holding company.

- Effective, December 19, 2008

Regulations and Policies

Secretary

Regulation BB (Community Reinvestment) -- interagency annual adjustment to the asset-size exemption thresholds used to define "small bank" and "intermediate small bank" under the Community Reinvestment Act regulations.

- Approved, December 16, 2008

Director, C&CA

Regulation C (Home Mortgage Disclosure) -- annual notice of the asset-size exemption threshold for depository institutions under the Home Mortgage Disclosure Act.

- Approved, December 17, 2008

Secretary

Regulation CC (Availability of Funds and Collection of Checks) -- technical amendments to Appendix A to reflect the restructuring of check processing operations in the Atlanta and St. Louis Federal Reserve Districts.

- Approved, December 15, 2008

Secretary

Regulation Z (Truth in Lending) -- extension to February 9, 2009, of the comment period on amendments to revise the disclosure requirements for mortgage loans consistent with recent statutory changes made by the Mortgage Disclosure Improvement Act.

- Approved, December 15, 2008

FOMC

Short-Term Interest Rates -- decrease in the target for the federal funds rate from 1 percent by establishing a target range of 0 to 1/4 percent.

- Approved, December 16, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

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	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to acquire additional common shares up to 9.9 percent of the outstanding common shares of Chinatrust Financial Holding Company, Ltd., Taipei, Taiwan, Republic of China.	Newspaper:	Not available
			Federal Register:	01/12/2009
NEW YORK PRIVATE BANK & TRUST CORPORATION	* 3A3	New York Private Bank & Trust Corporation, Emigrant Bancorp, Inc. and Emigrant Bank, all of New York, New York, to acquire 100% of the voting shares of DollarSavingsDirect.com (in Formation), Ossining, New York.	Newspaper:	01/11/2009
			Federal Register:	01/12/2009

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
140018	LAFAYETTE AMBASSADOR BK, EASTON, PENNSYLVANIA	03/31/2008	12/09/2008	O	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONROE, THE	Premises	The Bank of Monroe, Union, West Virginia, to increase its investment in bank premises in the amount of \$900,000.	Newspaper: Federal Register:	Not applicable Not applicable
CAPITAL ONE FINANCIAL CORPORATION	* 4c8	Capital One Financial Corporation, McLean, Virginia, to acquire 100% of the voting securities of Chevy Chase Bank, F.S.B., McLean, Virginia.	Newspaper: Federal Register:	Not available Not available
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 6.82% and to acquire up to 7.55% of the voting securities of Commonwealth Bankshares, Inc., Norfolk, Virginia.	Newspaper: Federal Register:	Not available Not available
FIA CARD SERVICES, N.A.	Investment	FIA Card Services, N.A., Wilmington, Delaware, requests approval to make an investment through FIA Holdings S.a.r.l.-Zurich Branch, in Scottish Limited Partnership, Edinburgh, Scotland.	Newspaper: Federal Register:	Not applicable Not applicable
ICB FINANCIAL	* 3A3	FA Capital, LLC. and Community Bank Investors of America, L.P., both located in Richmond, Virginia, to retain control of 5.81% and to acquire up to 9.90% of the voting securities of ICB Financial, Ontario, California.	Newspaper: Federal Register:	Not available Not available
SOUTHERN BANCSHARES (N.C.), INC.	* 3A3	Southern Bancshares, Inc., Mount Olive, North Carolina, to acquire up to 9.9% of the outstanding common stock of ECB Bancorp, Inc., Englehard, North Carolina, and thereby indirectly acquire up to 9.9% of the shares of East Carolina Bank, Englehard, North Carolina.	Newspaper: Federal Register:	Not available 01/15/2009

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
18836	CAPON VALLEY BK, WARDENSVILLE, WEST VIRGINIA	07/14/2008	10/14/2008	O	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 20, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RAYMOND JAMES FINANCIAL, INC.	* 3A1	Raymond James Financial, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Raymond James Bank, FSB, both of St. Petersburg, Florida, to be named Raymond James Bank, N.A., upon its conversion to a national bank.	Newspaper: Federal Register:	12/24/2008 01/15/2009
SECURITY BANCORP, INC.	* 3A1	Security Bancorp, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Security Federal Savings Bank of McMinnville, both of McMinnville, Tennessee, upon its conversion to a state chartered bank.	Newspaper: Federal Register:	01/06/2009 01/19/2009
SECURITY FEDERAL SAVINGS BANK OF MCMINNVILLE	Member	Security Federal Savings Bank of McMinnville, McMinnville, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
SYNOVUS FINANCIAL CORP.	4c8	Synovus Financial Corporation, Columbus, Georgia, to establish Broadway Asset Management, Inc., Columbus, Georgia, and thereby engage de novo in extending credit and servicing loans, activities related to extending credit, and leasing personal and real property.	Newspaper: Federal Register:	Not applicable 01/05/2009

District: 6

Federal Reserve Bank of Atlanta

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.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
279338	FIRST S BK, BOCA RATON, FLORIDA	08/25/2008	12/15/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLENWOOD BANCORPORATION	* 3A3	Glenwood Bancorporation, Glenwood, Iowa, to acquire 100 percent of Tabor Enterprises, Inc., Tabor, Iowa, and thereby indirectly acquire First State Bank, Tabor, Iowa.	Newspaper:	Not available
			Federal Register:	01/12/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
41647	FIRST BKG CTR, BURLINGTON, WISCONSIN	09/10/2007	12/05/2008	S	Large Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* 18C	Centennial Bank (formerly First State Bank), Conway, Arkansas, to merge with Community Bank, Cabot, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper:	01/14/2009
	* Branch		Federal Register:	Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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833646	BANK OF CAIRO & MOBERLY, MOBERLY, MISSOURI	08/11/2008	11/23/2008	S	Small Bank
973056	BANK OF HILLSBORO, HILLSBORO, MISSOURI	08/25/2008	11/28/2008	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST BANK	* 18C	1st Bank, Evanston, Wyoming, to merge with First National Bank of Morgan, Morgan, Utah.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2999845	WESTERN SECURITY BK, BILLINGS, MONTANA	08/18/2008	12/11/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HIGH COUNTRY BANCORP, INC.	* 3A1	High Country Bancorp, Inc., Salida, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of High Country Bank, Salida, Colorado.	Newspaper:	01/16/2009
			Federal Register:	01/09/2009

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	09/08/2008	12/11/2008	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 20, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP LLC, Carpenter Fund Management Company LLC, Carpenter Community Bancfund L.P., Carpenter Community Bancfund-A, L.P., Carpenter Community Bancfund-CA L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to: 1) acquire CG Holdings, Inc., Irvine, California, and indirectly acquire up to 80 percent of California General Bank, N.A. (in organization), Pasadena, California; and 2) CG Holdings, Inc., Irvine, California, to become a bank holding company by acquiring up to 80 percent of California General Bank, N.A. (in organization), Pasadena, California.	Newspaper:	01/06/2009
	* 3A1		Federal Register:	01/02/2009
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III LP, Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to acquire up to 19.9 percent of Guaranty Bancorp, and thereby indirectly its subsidiary, Guaranty Bank and Trust Company, both of Denver, Colorado.	Newspaper:	01/17/2009
			Federal Register:	01/15/2009
MARLIN BUSINESS SERVICES CORP.	* 3A1	Marlin Business Services Corp., Mount Laurel, New Jersey, to: 1) become a bank holding company upon the conversion of Marlin Business Bank, Salt Lake City, Utah, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act; 2) Marlin Business Services Corp. to engage indirectly in equipment leasing services through Marlin Leasing Corporation, both of Mount Laurel, New Jersey, pursuant to section 225.28(b)(3) of Regulation Y and 4(c)(8) of the Bank Holding Company Act; and 3) Marlin Business Bank, Salt Lake City, Utah, to become a member of the Federal Reserve System.	Newspaper:	Not available
	Member 4c8		Federal Register:	12/12/2008
TAMALPAIS BANCORP	* 3A1	Tamalpais Bancorp to: 1) become a bank holding company upon the conversion of Tamalpais Bank, both of San Rafael, California, from an industrial bank to a commercial bank, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2) engage in financial and investment advisory activities through Tamalpais Wealth Advisors, San Rafael, California, pursuant to sections 4(c)(8) of the Bank Holding Company Act, and 225.28(6)(i) of Regulation Y.	Newspaper:	Not available
	4c8		Federal Register:	12/18/2008

District: 12

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

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act