
Federal Reserve Release



H.2

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

No. 12

Week Ending March 21, 2009

Monetary and Financial Policy

Term Asset-Backed Securities Loan Facility -- to expand the types of eligible collateral for loans extended under the TALF to include asset-backed securities backed by mortgage-servicing advances, loans or leases relating to business equipment, leases of vehicle fleets, and non-auto floorplan loans.

- Approved, March 19, 2009

Term Asset-Backed Securities Loan Facility -- establishment of rates for the TALF at the Federal Reserve Bank of New York.

- Approved, February 23, 2009

(A/C)

Regulations and Policies

Trust Preferred Securities -- final rule to delay until March 31, 2011, the effective date of new limits on the inclusion of trust preferred securities and other restricted core capital elements in tier 1 capital of bank holding companies.

- Approved, March 16, 2009

Testimony and Statements

Credit Cards and Overdraft Services -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before a subcommittee of the House Committee on Financial Services on protections for consumers using credit cards and overdraft protection plans.

- Published, March 19, 2009

Financial Consumer Protection Laws -- statement by Governor Elizabeth A. Duke before the House Committee on Financial Services on efforts to address and prevent mortgage-related fraud and abusive lending practices.

- Published, March 20, 2009

Testimony and Statements

Modernizing Bank Supervision and Regulation -- statement by Governor Daniel K. Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on modernizing financial supervision and regulation.

- Published, March 19, 2009

Risk Management in the Banking Industry -- statement by Roger T. Cole, director, Division of Banking Supervision and Regulation, before a subcommittee of the Senate Committee on Banking, Housing, and Urban Affairs on regulators' oversight of risk management at banking organizations.

- Published, March 18, 2009

Enforcement

FNB Holding Company, West Des Moines, Iowa -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, March 18, 2009

Omni Financial Services, Inc., Atlanta, Georgia -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, March 17, 2009

Societe Generale, Paris, France, and its New York, New York, branch -- written agreement with the Federal Reserve Bank of New York and the New York State Banking Department.

- Announced, March 17, 2009

Thunder Bancorp, Inc., Sylvan Grove, Kansas, and Thunder Bank -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, March 20, 2009

H.2 Actions under delegated authority

March 15, 2009 to March 21, 2009

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

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 10939 Louetta Road, Houston.

- Approved, March 20, 2009

Bank Holding Companies

Dallas

East Texas Bancorp, Inc., Longview, Texas -- to acquire by merger Hickory Hill Bancshares, Inc., Avinger, and Lone Star Bancshares, Inc., Lone Star, and thereby acquire their respective subsidiary banks, The First State Bank, Avinger, and The Lone Star State Bank, Lone Star.

- Approved, March 18, 2009

Cleveland

Farmers National Banc Corp., Canfield, Ohio -- to acquire Butler Wick Trust Company, Youngstown, and thereby engage in general trust activities.

- Approved, March 20, 2009

Kansas City

Hulett Bancorp, Hulett, Wyoming -- to become a bank holding company and to acquire Summit National Bank, Hulett.

- Approved, March 16, 2009

Bank Holding Companies

New York

Max Bancorp, LLC, New York, New York -- to become a bank holding company and to acquire shares of Allegiance National Bank, South Orange, New Jersey, on conversion of Allegiance Community Bank to a national charter.

- Withdrawn, March 20, 2009

Kansas City

Meader Insurance Agency, Inc., Waverly, Kansas -- to retain shares of 1st Financial Bancshares, Inc., Overland Park, and 1st Financial Bank.

- Approved, March 19, 2009

Minneapolis

TCF Financial Corp., Minneapolis, Minnesota -- request for an exemption under the Depository Institutions Management Interlocks Act and Regulation L.

- Withdrawn, March 19, 2009

Chicago

White River Capital, Inc., Indianapolis, Indiana -- to become a bank holding company and to acquire First Chicago Bancorp, Itasca, Illinois, and thereby acquire First Chicago Bank & Trust.

- Withdrawn, March 20, 2009

Chicago

White River Capital, Inc., Indianapolis, Indiana -- to acquire Union Acceptance Company, LLC, Indianapolis, and Coastal Credit, LLC, Virginia Beach, Virginia.

- Withdrawn, March 20, 2009

Bank Mergers

Kansas City

Platte Valley Bank, Torrington, Wyoming -- to purchase certain assets and assume certain liabilities of the Casper branch of Bank of Wyoming, Thermopolis, and thereby operate a branch.

- Approved, March 16, 2009

Banks, State Member

Boston

Patriot Community Bank, Woburn, Massachusetts -- relief from a commitment.

- Granted, March 17, 2009

Extensions of Time

St. Louis

Arvest Bank, Fayetteville, Arkansas -- extension to June 21, 2009, to establish a branch at 524 North Main Street, Stillwater, Oklahoma.

- Granted, March 20, 2009

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- extension to June 20, 2009, to acquire shares CKF Bancorp, Inc., Danville.

- Granted, March 20, 2009

San Francisco

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

- Granted, March 19, 2009

Extensions of Time

New York

Standard Chartered Bank, London, England -- extension to April 12, 2009, to engage de novo through its subsidiary, Standard Chartered Securities (North America) Inc., New York, New York, in certain permissible nonbanking activities.

- Granted, March 16, 2009

International Operations

New York

Banco Santander International, Miami, Florida -- to amend its articles of association to reflect an increase in capital stock.

- Approved, March 16, 2009

Membership

Kansas City

The Halstead Bank, Halstead, Kansas -- to become a member of the Federal Reserve System.

- Approved, March 19, 2009

St. Louis

Town & Country Bank, Salem, Missouri -- to become a member of the Federal Reserve System.

- Approved, March 16, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 21, 2009

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
339773	NEEDHAM BK, NEEDHAM, MASSACHUSETTS	10/20/2008	02/23/2009	S	Int Sm Bank

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 March 21, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANQUE TRANSATLANTIQUE	FBSEA	Banque Transatlantique, Paris, France, to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
CANANDAIGUA NATIONAL CORPORATION	4c8	Canandaigua National Corporation, Canandaigua, New York, for approval pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, to acquire Canandaigua National Trust Company of Florida, Sarasota, Florida, and thereby engage in trust company activities under 225.28(b)(5) of Regulation Y.	Newspaper: Federal Register:	Not applicable 04/07/2009
CHEMUNG CANAL TRUST COMPANY	* 18C	Chemung Canal Trust Company, Elmira, New York for approval to merge with the Bank of Canton, Canton, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	Newspaper: Federal Register:	04/02/2009 Not applicable
CHEMUNG FINANCIAL CORPORATION	* 3A3 * 3A5	Chemung Financial Corporation, Elmira, New York, to acquire Canton Bancorp, Inc. and its wholly-owned subsidiary, the Bank of Canton, both of Canton, Pennsylvania, pursuant to Sections 3(a)(3) and 3(a)(5) of the BHC Act and Section 225.14 of Regulation Y.	Newspaper: Federal Register:	04/02/2009 04/10/2009

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 March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
Patriot Financial Partners	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares.	Newspaper:	Not available
			Federal Register:	04/03/2009

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
NONE					

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 March 21, 2009

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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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 March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	Investment	Bank of America Corporation, Charlotte, North Carolina, through its wholly-owned subsidiary, Merrill Lynch & Co., Inc., New York, New York, to increase its investment in Merrill Lynch International Bank Limited, Dublin, Ireland.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, National Association, Charlotte, North Carolina, through its Edge corporation, BankAmerica International Financial Corporation, San Francisco, California, to increase its investment in Montrose Global Capital, LLP, London, England.	Newspaper: Federal Register:	Not applicable Not applicable
Randolph Bancshares, Inc.	* 3A1	Randolph Bancshares, Inc., Asheboro, North Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Randolph Bank & Trust Company, Asheboro, North Carolina.	Newspaper: Federal Register:	Not available 04/17/2009

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District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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753324	BANK OF CLARKE CTY, BERRYVILLE, VIRGINIA	10/20/2008	02/16/2009	S	Int Sm Bank
2253891	CAPITAL ONE BK, GLEN ALLEN, VIRGINIA	09/04/2007	01/14/2008	O	Whole/Ltd Purp
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	07/28/2008	02/23/2009	S	Int Sm Bank
2748650	GATEWAY B&TC, ELIZABETH CITY, NORTH CAROLINA	09/15/2008	02/15/2009	S	Int Sm Bank
679826	MIDDLEBURG BK, MIDDLEBURG, VIRGINIA	11/17/2008	02/16/2009	S	Int Sm Bank
274829	TRUPOINT BK, GRUNDY, VIRGINIA	10/27/2008	03/02/2009	S	Int Sm Bank
2607449	WACCAMAW BK, WHITEVILLE, NORTH CAROLINA	10/27/2008	02/15/2009	S	Int Sm 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 March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
270036	ORION BK, NAPLES, FLORIDA	11/17/2008	03/02/2009	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to acquire an additional 2,796 shares, or up to 40 percent of the outstanding shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly increase its control of Community State Bank, Union Grove, Wisconsin.	Newspaper: Federal Register:	04/06/2009 04/13/2009
FIRST MIDWEST BANK	Other Foreign Investment	Reg K - First Midwest Bank, Itasca, Illinois, to establish Calumet Investment Corporation, as an Agreement corporation, and to make an equity investment in, and provide a loan to Calumet Investment Corporation.	Newspaper: Federal Register:	Not applicable Not applicable
GRAND RIVER COMMERCE, INC.	* 3A1	Grand River Commerce, Inc., Grandville, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Grand River Bank (in organization), Grandville, Michigan.	Newspaper: Federal Register:	03/29/2009 04/03/2009
MARSHALL & ILSLEY CORPORATION	4c8	Marshall & Ilsley Corporation, Milwaukee, Wisconsin and M&I LLC, Milwaukee, Wisconsin, proposes to acquire, indirectly through M&I Investment Management Corp., all of the assets, liabilities and business of Delta Asset Management Division of Berkeley Capital Management LLC, San Francisco, California, and thereby to engage in financial and advisory activities and agency transactional services.	Newspaper: Federal Register:	Not applicable 04/07/2009
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 29 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	Not available 04/14/2009
OSB FINANCIAL CORPORATION	* 3A1	OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of OSB Community Bank, Brooklyn, Michigan.	Newspaper: Federal Register:	Not available 04/10/2009
RIVER VALLEY BANCORP, INC.	CIC	Notice by Robert C. Fick, Davenport, Iowa, for permission to acquire an additional 5 percent, for an aggregate ownership of 16 percent of River Valley Bancorp, Inc., Davenport, Iowa, and thereby indirectly Valley Bank, Moline, Illinois; Freedom Bank, Sterling, Illinois; and Valley Bank, Fort Lauderdale, Florida.	Newspaper: Federal Register:	Not available 03/24/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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689740	F&M BK-IA, MARSHALLTOWN, IOWA	10/06/2008	03/09/2009	S	Large Bank
58243	JOHNSON BK, RACINE, WISCONSIN	10/14/2008	03/09/2009	O	Large Bank
683449	MAQUOKETA ST BK, MAQUOKETA, IOWA	11/03/2008	03/05/2009	O	Small 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 March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANKSHARES, INC.	* 3A3	Farmers and Merchants Bankshares, Inc., Stuttgart, Arkansas, to acquire 100 percent of Lee County Bancshares, Inc., Marianna, Arkansas, and thereby indirectly acquire First National Bank at Marianna, Marianna, Arkansas.	Newspaper:	04/18/2009
			Federal Register:	04/14/2009
HELENA BANCSHARES, INC.	CIC	Notice by Jerry W. Fuller, individually and acting in concert with Terry R. Fuller and Mary S. Fuller, all as co-executors of the estate of Ray C. Fuller, all of Poplar Grove, Arkansas, to gain control of Helena Bancshares, Inc., Helena, Arkansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 21, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEARTOOTH FINANCIAL CORPORATION	* 3A1	Beartooth Financial Corporation, Billings, Montana to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana.	Newspaper: Federal Register:	Not available 04/10/2009
COMMUNITY PRIDE BANK CORPORATION	CIC	Louis A. Welle, Naples, Florida, and Kenneth M. Welle and Lori M. Welle, both of Dayton, Minnesota, as a group acting in concert, to gain control of Community Pride Bank Corporation, Ham Lake, Minnesota, and thereby indirectly gain control of Community Pride Bank, Isanti, Minnesota.	Newspaper: Federal Register:	04/02/2009 03/31/2009
GLACIER BANCORP, INC.	* 3A5	Glacier Bancorp, Inc., Kalispell, Montana, to acquire 100 percent of First Company, Cody, Wyoming, and thereby indirectly acquire First National Bank and Trust Company, Powell, Wyoming.	Newspaper: Federal Register:	04/09/2009 04/14/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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2352507	BANKFIRST, SIOUX FALLS, SOUTH DAKOTA	09/04/2007	02/26/2009	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 March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR BANCORP	CIC	Notice by Donald Rossiter, Hartington, Nebraska, individually and as trustee of the Mary E. Rossiter Trust, and Carol F. Rossiter, Macon, Georgia, individually and as trustee of the Mary E. Rossiter Trust, and the Margaret R. Rossiter Trust, to retain control of Cedar Bancorp, Inc., parent of Bank of Hartington, both in Hartington, Nebraska, through the acquisition of voting shares. Also, Donald W. Rossiter, Carol F. Rossiter, Phyllis Schrempp, J. Scott Schrempp, Christine Rositter, and Leon Schrempp, a group acting in concert, to retain control of Cedar Bancorp, Inc. parent of Bank of Hartington, Hartington, Nebraska.	Newspaper:	Not available
			Federal Register:	04/06/2009
HIGH COUNTRY BANK	Member	High Country Bank, Salida, Colorado, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOURDANTON BANCSHARES, INC.	* 3A1	Jourdanton Bancshares, Inc., Jourdanton, Texas, to become a bank holding company by acquiring 100 percent of Jourdanton State Bank, Jourdanton, Texas.	Newspaper: Federal Register:	Not available 04/03/2009
NATIONAL BANK & TRUST EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) PROVISIONS	* 3A3	National Bank & Trust Employee Stock Ownership Plan With 401(k) Provisions, La Grange, Texas, to acquire additional shares of First La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire National Bank & Trust, La Grange, Texas.	Newspaper: Federal Register:	04/09/2009 04/14/2009

District: 11

Federal Reserve Bank of Dallas

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- 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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 21, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
3398100	PRESIDIO BK, SAN FRANCISCO, CALIFORNIA	11/10/2008	03/03/2009	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act