
Federal Reserve Release



H.2

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

No. 3

Week Ending January 16, 2010

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on January 11, 2010.

- Announced, January 11, 2010

Enforcement

American Bank of Baxter Springs, Baxter Springs, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, January 12, 2010

Barnes Banking Company, Kaysville, Utah -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, January 11, 2010

Old Southern Bank, Orlando, Florida -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, January 14, 2010

The ShoreBank Corporation, Chicago, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, January 12, 2010

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**

New York

Goldman Sachs Bank USA, New York, New York -- to establish a branch at 200 West Street, New York.

- Approved, January 14, 2010

Bank Holding Companies

Atlanta

Apollo Bancshares, Inc., Coral Gables, Florida -- to become a bank holding company and to acquire shares of Union Credit Bank, Miami.

- Approved, January 11, 2010

Richmond

BB&T Corporation, Winston-Salem, North Carolina -- modification of the divestiture plan to divest real estate acquired in a previous merger.

- Withdrawn, January 15, 2010

General Counsel

CapGen Capital Group II LP, New York, New York; CapGen Capital Group II LLC; CapGen Capital Group III LP; and CapGen Capital Group III LLC -- requests for exemptions under the Depository Institution Management Interlocks Act and Regulation L.

- Granted, January 13, 2010

Bank Holding Companies

Richmond

Community First Bancorporation, Walhalla, South Carolina -- to engage de novo in lending and lending-related activities.

- Approved, January 14, 2010

Minneapolis

First State Bank Southwest 2002 Amended and Restated KSOP Plan and Trust, Worthington, Minnesota -- to acquire shares of First Rushmore Bancorporation, Inc., Worthington, and thereby acquire First State Bank Southwest, Pipestone.

- Approved, January 14, 2010

Richmond

Union Bankshares Corporation, Bowling Green, Virginia -- to acquire First Market Bank, FSB, Richmond, through a wholly owned interim bank, d/b/a First Market Bank after merging with the target, and thereby establish branches.

- Approved, January 14, 2010

Bank Mergers

Richmond

FMB-UBSH Interim Bank (d/b/a First Market Bank), Bowling Green, Virginia -- to merge with Union Bank and Trust Company, Bowling Green, and thereby establish branches.

- Approved, January 14, 2010

Dallas

TIB The Independent Bankers Bank, Irving, Texas -- to merge with IBB, Springfield, Illinois.

- Approved, January 13, 2010

Change in Bank Control

Dallas

Citizens Bankshares of Springhill, Inc., Springhill, Louisiana -- change in bank control of Citizens and its subsidiary bank, Citizens Bank & Trust Company, Springhill.

- Withdrawn, January 14, 2010

Chicago

Michigan Community Bancorp, Ltd., Sterling Heights, Michigan -- to retain control of Michigan and its subsidiary bank, Lakeside Community Bank, Sterling Heights.

- Permitted, January 15, 2010

Atlanta

Riverside Central Florida Banking Company, Winter Park, Florida -- change in bank control of Riverside and its subsidiary bank, Riverside Bank of Central Florida, Winter Park.

- Permitted, January 15, 2010

Extensions of Time

Dallas

National Bank & Trust Employee Stock Ownership Plan With 401(k) Provisions, La Grange, Texas -- extension to April 17, 2010, to acquire additional shares of First La Grange Bancshares, Inc., La Grange, and thereby acquire National Bank & Trust.

- Granted, January 15, 2010

Director, BS&R

Wells Fargo & Company, San Francisco, California -- extensions of time and relief from certain divestiture commitments in connection with the acquisition of Wachovia Corporation, Charlotte, North Carolina.

- Granted, January 14, 2010

Membership

Richmond

FMB-UBSH Interim Bank, Bowling Green, Virginia -- to become a member of the Federal Reserve System, d/b/a First Market Bank.

- Approved, January 14, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 16, 2010

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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NIAGARA FINANCIAL GROUP, INC.	* 3A1	First Niagara Financial Group, Inc., Buffalo, New York ("FNFG"), to become a bank holding company by acquiring Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania. FNFG to retain First Niagara Bank, Buffalo, New York ("FNB"), and thereby operate a savings association. FNFG to retain FNB upon conversion of FNB to a national bank, pursuant to Section 3(a)(3) of the BHC Act.	Newspaper:	Not available
	* 4c8		Federal Register:	Not available
	* 3A3			
INVESTORS BANCORP, MHC	4c8	Investors Bancorp, MHC and Investors Bancorp, Inc., both of Short Hills, New Jersey, providing notice pursuant to Section 4(c)(8) of the BHC Act and Section 225.23 of Regulation Y, to retain ASB Investment Corp, and American Savings Investment Corp., both of Short Hills, New Jersey and thereby engage in certain non-banking activities.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 16, 2010

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NONE

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 16, 2010

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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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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
Caja de Ahorros y Monte de Piedad de Navarra	FBSEA	Caja de Ahorros y Monte de Piedad de Navarra, Pamplona (Navarra), Spain, to establish a representative office in Washington, D.C.	Newspaper:	Not available
			Federal Register:	Not applicable

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
NONE					

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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BONIFAY HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Kirk Doskocil to acquire 50.1 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, Bank of Bonifay, both of Bonifay, Florida. Total pro forma ownership will equal 50.1 percent.	Newspaper: Federal Register:	Not available 01/13/2010
FLORIDA SHORES BANCORP, INC.	* 4c8	Florida Shores Bancorp, Inc., Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Coastal Bancorporation, Inc. and its subsidiary, Coastal Bank, both of Merritt Island, Florida, and thereby engage in operating a savings association, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 01/27/2010
FLORIDA SHORES SHAMROCK, INC.	* 3A1 * 3A3	Florida Shores Shamrock, Inc., Naples, Florida, to become a bank holding company by acquiring at least 60 percent of the outstanding shares of Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast; and Florida Shores Bancorp, Inc., along with Smith Associates Bank Fund Management LLC, and Smith Associates Florida Banking Fund LLC, all of Pompano Beach, Florida, to collectively acquire at least 60 percent of the outstanding shares of Florida Shores Shamrock, Inc., Naples, Florida, and its subsidiary, Shamrock Bank of Florida, Naples, Florida, to be known as Florida Shores Bank-Gulf Coast.	Newspaper: Federal Register:	Not available 01/29/2010
HOMETOWN OF HOMESTEAD BANKING COMPANY	CIC	Prior change in control notice filed by William Hall Losner, Homestead, Florida, to acquire 13.32 percent of the outstanding shares of Hometown of Homestead Banking Company, and its subsidiary, 1st National Bank of South Florida, both of Homestead, Florida. Total pro forma ownership will equal 30.49 percent.	Newspaper: Federal Register:	Not available 02/04/2010
HOMETOWN OF HOMESTEAD BANKING COMPANY	CIC	Prior change in control notice filed by Richard T. Alger, the Richard T. Alger Revocable Trust, Richard T. Alger, trustee, and the Mason W. Alger and Dorothy Turner Alger Irrevocable Trust for Thomas M. Alger, Richard T. Alger, trustee, to acquire 13 percent of the outstanding shares of Hometown of Homestead Banking Company, and its subsidiary, 1st National Bank of South Florida, both of Homestead, Florida. Total pro forma ownership will equal 29.76 percent.	Newspaper: Federal Register:	Not available Not available

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANK FINANCIAL CORPORATION	* 3A1	State Bank Financial Corporation, Atlanta, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of State Bank and Trust Company, Macon (Pinehurst), Georgia.	Newspaper:	Not available
			Federal Register:	Not available

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
697633	COMPASS BK, BIRMINGHAM, ALABAMA	07/07/2008	01/08/2010	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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELMONT FINANCIAL GROUP, INC.	CIC	Notice by James J. Banks, Chicago, Illinois, to retain 10 percent or more, and to acquire additional shares of Belmont Financial Group, Inc., Chicago, Illinois, and thereby indirectly retain control of Belmont Bank & Trust Company, Chicago, Illinois.	Newspaper: Federal Register:	01/17/2010 01/24/2010
FNBH BANCORP, INC.	CIC	Notice by Moross Limited Partnership, Grosse Pointe Park, Michigan, together with Riddle Limited Partnership, Howell, Michigan, to retain control of FNBH Bancorp, Inc., Howell, Michigan, and thereby indirectly retain shares of First National Bank in Howell, Howell, Michigan. Moross is controlled by Pacesetter Management, Inc., Howell, Michigan, and Pacesetter is wholly owned and controlled by Stanley B. Dickson, Jr.. Riddle Limited Partnership is controlled by Kathryn J. Dickson, Howell, Michigan.	Newspaper: Federal Register:	Not available 02/02/2010
HEDRICK BANCORP, INC.	CIC	Notice by John E. Helgerson, Ottumwa, Iowa, to acquire additional shares of Hedrick Bancorp, Inc., Hedrick, Iowa, and thereby indirectly Hedrick Savings Bank, Ottumwa, Iowa.	Newspaper: Federal Register:	Not available 01/27/2010

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
NONE					

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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF OHIO COUNTY, INC.	Member	Bank of Ohio County, Dundee, Kentucky, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FARMERS BANK & CAPITAL TRUST COMPANY	* 18C * Branch	Farmers Bank & Capital Trust Company, Frankfort, Kentucky, to merge with Lawrenceburg Bank & Trust Company, Lawrenceburg, Kentucky, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	02/17/2010 Not applicable

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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177751	CASS COMMERCIAL BK, BRIDGETON, MISSOURI	09/08/2009	12/29/2009	S	Int Sm Bank
773247	MIDLAND ST BK, EFFINGHAM, ILLINOIS	08/17/2009	12/24/2009	S	Int Sm 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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK OF CHOTEAU, MONTANA, THE	* 18C * Branch	The Citizens State Bank of Choteau, Choteau, Montana to merge with The First National Bank of Fairfield, Fairfield, Montana, and incident thereto, establish branches at 201 North Main, Choteau, Montana, and 390 Post Avenue, Vaughn, Montana.	Newspaper: Federal Register:	01/15/2010 Not applicable
DRAYTON BANCOR, INC.	* 3A5	Drayton Bancor, Inc., Drayton, North Dakota, to merge with Walsh County Bancorporation, Inc., Drayton, North Dakota	Newspaper: Federal Register:	Not available 01/22/2010
LAKE CENTRAL FINANCIAL, INC.	* 3A1	Lake Central Financial, Inc., Annandale, Minnesota, to become a bank holding company by acquiring 100 percent of Annandale State Bank, Annandale, Minnesota.	Newspaper: Federal Register:	Not available 02/12/2010

District: 9

Federal Reserve Bank of Minneapolis

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: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 16, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF COMMERCE	* 18C * Branch	Bank of Commerce, Chanute, Kansas, to merge with First State Bank of Thayer, Thayer, Kansas, and incident thereto to establish a branch, and to operate under the title of Bank of Commerce, Chanute, Kansas.	Newspaper: Federal Register:	Not available Not applicable
COLOROW INVESTMENT CORP	* 3A1	Colorow Investment Corp, Greenwood Village, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of TBHC, Inc., Englewood, Colorado, parent of Centennial Bank, Centennial, Colorado.	Newspaper: Federal Register:	02/05/2010 02/03/2010
FIRST NATIONAL MANAGEMENT GROUP, LLC	* 3A1	First National Management Group, LLC, Greenwood Village, Colorado, to become a bank holding company through the acquisition of at least 93 percent of the voting shares of Amoret Bancshares, Inc., parent of BC National Banks, both in Butler, Missouri.	Newspaper: Federal Register:	Not available 02/05/2010
GFP FINANCIAL SERVICES COMPANY	* 3A1	GFP Financial Services Company, Tulsa, Oklahoma, to become a bank holding company through the acquisition of 65.04 percent of the voting shares of First Pryor Bancorp, Inc., parent of First Priority Bank, both in Pryor, Oklahoma.	Newspaper: Federal Register:	01/15/2010 01/14/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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154257	CENTENNIAL BK, CENTENNIAL, COLORADO	10/13/2009	01/08/2010	S	Small 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 January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PAIN T ROCK BANCSHARES, INC.	CIC	Notice by Mr. A. C. Schwethelm, Comfort, Texas, to apply to the Federal Reserve Board for permission to retain 10% or more of the shares, and acquire additional shares, and thereby control of Paint Rock Bancshares, Inc. and indirectly control its subsidiary, First State Bank, both of Paint Rock, Texas.	Newspaper:	Not available
			Federal Register:	02/04/2010

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BW ACQUISITION, LLC	* 3A1	BW Acquisition, LLC, and Teach and Save, LLC (as a controlling owner of BW Acquisition, LLC), both of Fountain Green, Utah, to become a bank holding company by acquiring 57.7 percent of Utah Community Bancorp and thereby indirectly acquire Utah Community Bank, both of Sandy, Utah.	Newspaper: Federal Register:	10/16/2009 02/05/2010
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire 9.9 percent of the voting shares of Bond Street Holdings, LLC, New York, New York, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire 9.9 percent of the voting shares of First Southern Bancorp, Inc., Boca Raton, Florida, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009
GRANDPOINT CAPITAL, INC.	* 3A1 4c8	Grandpoint Capital, Inc., Los Angeles, California, to become a Bank Holding Company by acquiring 100 percent of the voting shares of Santa Ana Business Bank, Santa Ana, California, and 2) to engage de novo through its wholly-owned subsidiary, Grandpoint Capital Advisors, Inc., Los Angeles, California, in financial advisory activities to businesses and individuals, pursuant to section 225.28(b)(6) and in private placement of debt and equity securities activities, pursuant to section 225.28(b)(7)(iii) of Regulation Y.	Newspaper: Federal Register:	Not available 02/16/2010

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 16, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

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