
Federal Reserve Release



H.2

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

No. 32

Week Ending August 7, 2010

Enforcement

Citizens Effingham Bancshares, Inc., Springfield, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, August 2, 2010

Citizens Republic Bancorp, Inc., Flint, Michigan, and Citizens Bank -- written agreement with the Federal Reserve Bank of Chicago and the Michigan Office of Financial and Insurance Regulation.

- Announced, August 3, 2010

Community Capital Corporation, Greenwood, South Carolina, and CapitalBank -- written agreement with the Federal Reserve Bank of Richmond and the State of South Carolina Board of Financial Institutions.

- Announced, August 3, 2010

Community First Bank-Chicago, Chicago, Illinois -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 5, 2010

Harbor Bankshares Corporation, Baltimore, Maryland -- written agreement with the Federal Reserve Bank of Richmond.

- Announced, August 5, 2010

New Peoples Bankshares, Inc., Honaker, Virginia, and New Peoples Bank, Inc. -- written agreement with the Federal Reserve Bank of Richmond and the Virginia State Corporation Commission, Bureau of Financial Institutions.

- Announced, August 4, 2010

Enforcement

Oregon Pacific Bancorp, Florence, Oregon, and Oregon Pacific Bank -- written agreement with the Federal Reserve Bank of San Francisco and the Oregon Department of Consumer and Business Services Division of Finance and Corporate Securities.

- Announced, August 2, 2010

Premier Financial Corp., Dubuque, Iowa, and Premier Bank -- written agreement with the Federal Reserve Bank of Chicago and the State of Iowa Division of Banking.

- Announced, August 4, 2010

Progress Bank of Florida, Tampa, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation and issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 5, 2010

The Prosperity Banking Company, St. Augustine, Florida -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, August 3, 2010

H.2 Actions under delegated authority

August 1, 2010 to August 7, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish a mobile branch at 23500 Cristo Rey Drive, Cupertino, California.

- Approved, August 5, 2010

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 420 Madison Avenue, Toledo.

- Approved, August 5, 2010

Atlanta

United Legacy Bank, Winter Park, Florida -- to establish a branch at 425 U.S. Highway 17-92 South, Longwood.

- Withdrawn, August 3, 2010

Bank Holding Companies

St. Louis

M & F Financial Corporation, Dumas, Arkansas -- to engage in lending activities.

- Approved, August 2, 2010

Atlanta

Transatlantic Holding Corporation, Miami, Florida -- waiver of application to acquire shares of Sabadell United Bank, National Association, Miami, in connection with the merger of Transatlantic Holding's subsidiary bank, Transatlantic Bank, and Sabadell.

- Granted, August 6, 2010

Bank Mergers

Chicago

Northbrook Bank & Trust Company, Northbrook, Illinois -- to purchase certain assets and assume certain deposits and other liabilities of Ravenswood Bank, Chicago, and thereby establish two branches.

- Approved, August 6, 2010

Banks, Foreign

Director, BS&R

Natixis, Paris, France -- waiver of remainder of prior-notification period to establish a branch in New York, New York.

- Granted, August 2, 2010

Change in Bank Control

Dallas

Cameron Financial Corporation, Cameron, Texas -- to retain control of Cameron Financial Corporation and its subsidiary bank, Classic Bank, National Association, Cameron.

- Permitted, August 5, 2010

Minneapolis

Fidelity Holding Company, Minnetonka, Minnesota -- change in bank control of Fidelity and its subsidiary bank, Fidelity Bank, Edina.

- Permitted, August 6, 2010

Kansas City

First Norton Corporation, Norton, Kansas -- change in bank control of First Norton, and its subsidiary bank, First Security Bank & Trust Company, Norton.

- Permitted, August 2, 2010

Change in Bank Control

Chicago

Macatawa Bank Corporation, Holland, Michigan -- change in bank control of Macatawa and its subsidiary bank, Macatawa Bank, Holland.

- Permitted, August 3, 2010

Extensions of Time

Atlanta

Bank of Erath Holding Company, Erath, Louisiana -- extension to November 27, 2010, to become a bank holding company and to acquire Bank of Erath, Erath.

- Granted, August 2, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
NBH HOLDINGS CORP.	* 3A1	NBH Holdings Corp., Boston, Massachusetts, to become a bank holding company through the acquisition of 100 percent of the outstanding voting stock of Bank Midwest, National Association, Kansas City, Missouri pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	08/30/2010
			Federal Register:	08/27/2010

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 August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHINA INVESTMENT CORPORATION	* 3A3	China Investment Corporation, Beijing, China, to acquire more than 5% of the voting shares of Morgan Stanley, New York, New York, and thereby indirectly acquire voting shares of Morgan Stanley Capital Management LLC, New York, New York, Morgan Stanley Domestic Holdings, Inc., New York, New York, Morgan Stanley Bank, National Association, Salt Lake City, Utah, Morgan Stanley Private Bank, National Association, Purchase, New York, and Morgan Stanley Trust National Association, Wilmington, Delaware, pursuant to Section 3(a) (3) of the BHC Act.	Newspaper: Federal Register:	08/24/2010 08/25/2010
EMIGRANT BANCORP, INC.	4c8	New York Private Bank & Trust Corporation and Emigrant Bancorp, Inc., both of New York, New York, to convert New York Private Bank & Trust, FSB, Wilmington, Delaware, its federal savings bank subsidiary, to New York Private Trust Company, a trust company, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, and thereby engage in trust company functions.	Newspaper: Federal Register:	Not applicable Not available

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	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 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010
SUSQUEHANNA BANK	* Branch	Susquehanna Bank, Lititz, PA, to establish a branch office located at 900 Kenilworth Drive, Towson, Baltimore County, MD.	Newspaper: Federal Register:	08/13/2010 Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY TRUST BANCORP, INC.	* 3A3	Applications by Community Trust Bancorp,	Newspaper:	08/23/2010
	* 3A5	Inc., Pikeville, KY to acquire LaFollette First	Federal Register:	08/30/2010
	* 18C	National Corporation, LaFollette, TN;		
	* Branch	Community Trust Bancorp, Inc., Pikeville, KY to acquire First National Bank of LaFollette, LaFollette, TN; and Community Trust Bank, Inc., Pikeville, KY to merge with First National Bank of LaFollette, LaFollette, TN and incident thereto establish branch offices.		

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 August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIA CARD SERVICES, NATIONAL ASSOCIATION	Investment	Bank of America, N.A., Charlotte, North Carolina, and FIA Card Services, N.A., Wilmington, Delaware, to make an indirect investment of \$27.9 million in Loans.co.uk Limited, Chester, England.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBD HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to acquire an additional 27.70 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia. Total pro forma ownership will equal 32.22 percent.	Newspaper: Federal Register:	Not available 08/18/2010
FBD HOLDING COMPANY, INC.	CIC	After-the-fact change in control notice filed by Shelby C. Peeples, Jr., Dalton, Georgia, Willena Peeples, Dalton, Georgia, W. Bryan Peeples, Amy L. Peeples, G. Thomas Peeples, Garrett T. Peeples Trust, with G. Thomas Peeples as trustee, Vickie D. Peeples, all of Ringgold, Georgia, Jane Stanfield, Dalton, Georgia, Syndi Peeples Paris, Ringgold, Georgia, Michelle Stanfield Evans, Dalton, Georgia, John P. Neal, III, Dalton, Georgia, as trustee for Asa Wallace Peeples Trust, Chapman D. Peeples Trust, Rhett Shelby Peeples Trust, Ellys Allene Peeples Trust, Gage W. Peeples Trust, Garrett T. Peeples Trust, Lily L. Peeples Trust, Syndi M. Peeples Trust, all of Ringgold, Georgia, and W. Michelle Stanfield Evans Trust, Dalton, Georgia, to retain 41.89 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia.	Newspaper: Federal Register:	08/16/2010 08/25/2010
FIRST CITIZENS BANKSHARES, INC.	CIC	Prior change in control notice filed by Mark Vann Smith, Savannah, Georgia, to acquire up to an additional 20.75 percent of the outstanding shares of First Citizens Bankshares, Inc., and its subsidiary, First Citizens Bank, both of Glennville, Georgia. Total pro forma ownership will not exceed 58.98	Newspaper: Federal Register:	08/12/2010 08/09/2010
FIRST CITIZENS-CRENSHAW BANCSHARES, INC.	CIC	First Citizens-Crenshaw Bancshares, Luverne, Alabama, prior change in control filed by John Milton Wise, Sr., Lilellen Hicks Wise, Mack Arthur Wise, John Milton Wise, Jr., Stephanie Wise Jones, Michael Eugene Jones, Candace Aline Jones Sansing, Klein McCaegor Jones, and Sadie Ellen Jones, all of Luverne, Alabama, to collectively acquire an additional 9.34 percent of the outstanding shares of First Citizens-Crenshaw Bancshares, Inc., and its subsidiary, First Citizens Bank, both of Luverne, Alabama. Total pro forma ownership will equal 25.34 percent.	Newspaper: Federal Register:	Not available 08/25/2010
NAPLES BANCORP, INC.	CIC	After-the-fact change in control notice filed by Kenneth Richard Murray, Naples, Florida to retain 39.67 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida.	Newspaper: Federal Register:	Not available 08/18/2010

District: 6

Federal Reserve Bank of Atlanta

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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	08/16/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2010

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES COMMERCE CORPORATION	CIC	Notice by George J. Shackelford, Coila, Mississippi, to increase control of Peoples Commerce Corporation, North Carrollton, Mississippi.	Newspaper:	08/20/2010
			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 August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper: Federal Register:	Not available 09/03/2010
MOUNTAIN WEST FINANCIAL CORP.	CIC	Richard G. Anderson, Helena, Montana, individually, and as part of a group acting in concert with Dick and Margaret Anderson, FLP; Dick Anderson Construction, Inc.; Dick Anderson Construction Profit Sharing Plan & Trust; MA Construction, Inc., (fka MAC Equipment Rental); Margaret F. Anderson; Norma J. Anderson, all of Helena, Montana, and David L. Anderson of Los Altos Hills, California, to acquire and retain 10 percent or more of the shares of Mountain West Financial Corp., Helena, Montana, and thereby indirectly acquire and retain control of Mountain West Bank, National Association, Helena, Montana.	Newspaper: Federal Register:	Not available 08/25/2010
TREASURE BANCORP, INC.	CIC	Sandra and Jule Jacobson, Plentywood, Montana, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; Edward and Lois Angvick, Medicine Lake, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; and Walter Norbo, Plentywood, Montana; the Julia J. Norbo Exemption Trust, Plentywood, Montana; and Patsy Morstad, trustee of the Julia J. Norbo Exemption Trust, Plentywood, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana.	Newspaper: Federal Register:	Not available 08/25/2010

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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 August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN INVESTMENT GROUP, LLC	* 3A1	Western Investment Group, LLC, to become a bank holding company through the acquisition of 92.5 percent of the voting shares of Western Bancshares, Inc., both in Curtis, Nebraska. Western Bancshares, Inc., to become a bank holding company through the acquisition of 100 percent of the voting shares of Curtis Bancorporation Inc., parent of Curtis State Bank, all in Curtis, Nebraska.	Newspaper:	09/03/2010
			Federal Register:	09/02/2010

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 August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN BANCORP, INC.	* 3A5	Austin Bancorp, Inc., Jacksonville, Texas; JSA Family Limited Partnership, Jacksonville, Texas; Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas; and TEB, Inc., Shreveport, Louisiana, to acquire Frankston Bancorp, Inc., Frankston, Texas, and indirectly acquire FDB, Inc., Dover, Delaware, and First State Bank, Frankston, Texas.	Newspaper:	08/20/2010
			Federal Register:	08/23/2010
BASTROP BANCSHARES, INC.	CIC	Notice by John D. Mican, Bastrop, Texas; Robert E. Berryhill, Smithville, Texas; Tammy L. Goertz, Rosansky, Texas; and Dianna L. Kana, Bastrop, Texas, individually and collectively as co-trustees of the Bastrop Bancshares, Inc. Employee Stock Ownership Plan ("ESOP") and on behalf of ESOP to exceed 10 percent of ownership and control of Bastrop Bancshares, Inc., Bastrop, Texas, and indirectly The First National Bank of Bastrop, Bastrop, Texas.	Newspaper:	Not available
			Federal Register:	Not available
FAMILY BANCORP, INC.	CIC	Mr. James William Collins, as trustee of the Vanco Trusts and the Vannie Cook Trusts, the Vanco Trusts, and the Vannie Cook Trusts, all of McAllen, Texas; Mr. Rafael G. Garza, Mr. Hugo Del Pozzo, Bravo Equity Partners II, L.P., Bravo Equity, LP, and RGG Capital, LLC, all of Fort Worth, Texas; and Ms. Jennifer Stone and Mr. Tyler Stone, both of Dallas, Texas, together as a group acting in concert, to acquire 25 percent or more of the shares of, and thereby control, Family Bancorp, Inc., San Antonio, Texas, which controls San Antonio National Bank, Refugio, Texas.	Newspaper:	08/18/2010
			Federal Register:	08/23/2010
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Farmersville Bancshares, Inc., Farmersville, Texas, and indirectly acquire First Bank, Farmersville, Texas.	Newspaper:	08/23/2010
			Federal Register:	08/27/2010
WESTERN BANK	* Branch	Western Bank, Lordsburg, New Mexico, to establish a branch to be located at 200 West Rex Allen Drive, Willcox, Arizona.	Newspaper:	08/13/2010
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 7, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper:	Not available
			Federal Register:	04/15/2010

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