Federal Reserve Release



H.2

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

No. 38

Week Ending September 19, 2020

Testimony and Statements

Municipal Liquidity Facility -- statement by Kent Hiteshew, deputy associate director of the Division of Financial Stability, before the Congressional Oversight Commission.

- Published, September 17, 2020

Monetary and Financial Policy

Main Street Lending Program (MSLP) -- update to the Board's frequently asked questions to clarify the Board and Department of the Treasury's expectations regarding lender underwriting for the MSLP.

- Announced, September 18, 2020

H.2 Actions under delegated authority September 13, 2020 to September 19, 2020

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Kansas City

ANB Bank, Denver, Colorado -- to establish a branch at 8088 East Union Avenue, Denver.

- Approved, September 16, 2020

St. Louis

Farmers Bank & Trust Company, Magnolia, Arkansas -- to establish a branch at 3345 Highway 5 North, Bryant.

- Approved, September 18, 2020

Philadelphia

First Citizens Community Bank, Mansfield, Pennsylvania -- to establish a branch at 741 West Cypress Street, Kennett Square.

- Approved, September 16, 2020

New York

Popular Bank, New York, New York -- to establish a branch at 3457 North University Drive, Sunrise, Florida.

- Approved, September 18, 2020

Kansas City

United Bank & Trust, Marysville, Kansas -- to establish a branch at 221 North 4th Street, Manhattan.

- Approved, September 18, 2020

Bank Branches, Domestic

Richmond

United Bank, Fairfax, Virginia -- to establish a branch at 1100 Connecticut Avenue, NW, Washington, D.C.

- Approved, September 16, 2020

Bank Holding Companies

Atlanta

BCI Financial Group, Inc., Miami, Florida; Empresas Juan Yarur SpA, Santiago, Chile; and Banco de Credito e Inversiones S.A. -- to acquire Executive National Bank, Miami, Florida.

- Approved, September 17, 2020

Richmond

Carter Bankshares, Inc., Martinsville, Virginia -- to become a bank holding company by acquiring Carter Bank & Trust, Martinsville.

- Approved, September 17, 2020

Bank Mergers

Cleveland

Whitaker Bank, Inc., Lexington, Kentucky -- to merge with Peoples Bank & Trust Company of Madison County, Berea, and thereby establish branches.

- Approved, September 14, 2020

Banks, State Member

Secretary

Silicon Valley Bank, Santa Clara, California -- to make a public welfare investment.

- Approved, September 16, 2020

Extensions of Time

Kansas City

Commerce Bank, Kansas City, Missouri -- extension to December 12, 2020, to establish a branch at 2828 North Harwood Street, Dallas, Texas.

- Granted, September 15, 2020

Chicago

Grand River Bank, Grandville, Michigan -- extension to December 14, 2020, to establish a branch at 50 Crahen Avenue, NE, Grand Rapids.

- Granted, September 17, 2020

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and loan assets.

- Granted, September 16, 2020

Membership

Chicago

Huron National Bank, Rogers City, Michigan -- to retain membership in the Federal Reserve System on conversion to a state-chartered bank (to be known as Huron State Bank).

- Approved, September 16, 2020

Supervision and Regulation

Director, S&R

Capital One Financial Corporation, McLean, Virginia -- to make additional capital distributions in the third quarter of 2020.

- Approved, September 16, 2020

Supervision and Regulation

Director, S&R

Citizens Financial Group, Inc., Boston, Massachusetts -- to make additional capital distributions in the third quarter of 2020.

- Approved, September 18, 2020

Director, S&R, and Director, Financial Stability

Stress tests -- publication of supervisory scenarios for the resubmission of capital plans in the fourth quarter of 2020.

- Approved, September 17, 2020

District: 1 Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
PATRIOT COMMUNITY	CIC	Notification submitted pursuant to 12	Newspaper:	Not available
BANK C.F.R. S 225.42(b)(1)(i) on behalf of James S. Wilson Family Trust with respect to Patriot Community Bank, Woburn, Massachusetts.		Federal Register:	Not available	
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard	Newspaper:	Not available
		Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Citizen's Financial Group, Inc., parent of Citizen's Bank, National Association, both in Providence, Rhode Island.	Federal Register:	Not available

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

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding S = Satisfactory

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	Location		Quarter	

CRA

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District: 2 Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, provides notice to increase its investment in bank premises in the amount of \$3,300,000, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, requests a one year extension for J.P. Morgan International Finance Limited, New York, New York, a wholly-owned subsidiary of JPMorgan Chase Bank, National Association, Columbus, Ohio, to continue to make certain Brexit-related investments in J.P. Morgan A.G., Frankfurt, Germany, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
VANGUARD GROUP, INC.	CIC	Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., the "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds") to acquire more than 15 percent of the voting shares of M&T Bank Corporation, Buffalo, New York.	Newspaper: Federal Register:	Not available Not available

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Federal Reserve Bank of New York

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
SENECA FALLS SAVINGS BANK MHC, THE	* MHC Conversion * SLHC Formation	Application by The Seneca Falls Savings Bank, MHC, Seneca Falls, NY, the mutual holding company that controls Generations Bank, Seneca Falls, NY, to complete a second step conversion, converting from the mutual to the stock form. Pursuant to the conversion, The Seneca Falls Savings Bank, MHC and Seneca-Cayuga Bancorp, Inc., Seneca Falls, NY, the existing federal mid-tier savings and loan holding company, will cease to exist and Generations Bank will become a whollyowned subsidiary of Generations Bancorp NY, Inc., a newly formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring a 100 percent of Generations Bank.	Newspaper: Federal Register:	10/16/2020 10/19/2020

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Federal Reserve Bank of Philadelphia

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Federal Reserve Bank of Cleveland

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NONE

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Federal Reserve Bank of Cleveland

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CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CONGRESSIONAL BANCSHARES, INC.	4c8	Congressional Bancshares, Inc, Chevy Chase, Maryland, to engage in commercial lending activities through a de novo wholly-owned subsidiary.	Newspaper: Federal Register:	Not applicable 10/06/2020
NEW REPUBLIC PARTNERS, INC.	* 3A1 4c8	New Republic Partners, Inc., Charlotte, North Carolina to become a bank holding company through the acquisition of 100% of the voting securities of New Republic Savings Bank, Roanoke Rapids, North Carolina, upon its conversion from a federal savings bank to a North Carolina state-chartered commercial bank.	Newspaper: Federal Register:	Not available 10/16/2020

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Federal Reserve Bank of Richmond

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Institution			Location		Quarter	

CRA

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District: 6 Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Commer	at Period
CAPITAL CITY BANK	CIC	Prior change in control notice filed by The	Newspaper:	09/23/2020
GROUP, INC. SSX3 Trust and The SSX4 Trust (William G. Smith, III, trustee) all of Tallahassee, Florida; to be added to the Smith family control group, which controls Capital City Bank Group, Inc., and its subsidiary, Capital City Bank, both of Tallahassee, Florida.		Federal Register:	09/29/2020	
COMMUNITY FIRST	* MHC	Application filed by Community First	Newspaper:	10/27/2020
BANCSHARES, MHC	Conversion * SLHC Formation	Bancshares, MHC, Covington, Georgia, the mutual holding company that controls Newton Federal Bank, Covington, Georgia to complete a second step conversion, converting from the mutual to the stock form. Pursuant to the conversion, Community First Bancshares, MHC, and Community First Bancshares, Inc., Covington, Georgia, the existing federal mid-tier savings and loan holding company, will cease to exist and Newton Federal Bank will become a wholly-owned subsidiary of Affinity Bancshares Inc., Covington, Georgia a newly-formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring 100 percent of Newton Federal Bank.	Federal Register:	10/19/2020
VANGUARD GROUP, INC.	CIC	Change in control notice filed by The	Newspaper:	10/01/2020
		Vanguard Group, Inc., and its subsidiaries and affiliates, Malvern, Pennsylvania, to acquire additional voting shares of Regions Financial Corporation, and thereby, indirectly acquire additional voting shares of Regions Bank, both of Birmingham, Alabama.	Federal Register:	10/06/2020

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

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District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	t Period
AGCOM HOLDINGS, INC.	* 3A1	AgCom Holdings, Inc., Holstein, Iowa, to	Newspaper:	Not available
		become a bank holding company by acquiring 100 percent of Maxwell State Bank, Maxwell, Iowa.	Federal Register:	Not available
BRICKYARD BANCORP, INC	. CIC	Eric Rothner as trustee of the N&S	Newspaper:	Not available
		Rothner Family Trust together with David Aronin and Gale Rothner as co-trustees of various Rothner Family trusts to form the Rothner Control Group and thereby retain control of 100 percent of Brickyard Bancorp, Inc., Lincolnwood, Illinois. Brickyard Bancorp, Inc. and thereby indirectly control Brickyard Bank, Lincolnwood, Illinois	Federal Register:	Not available
HOYNE SAVINGS, MHC	MHC	Hoyne Savings, MHC, Chicago, Illinois is	Newspaper:	Not applicable
	Charter/Bylaw Amend	providing notice to amend its MHC charter to confer membership rights in the MHC for borrowers of Loomis Federal Savings and Loan Association pursuant to 12 CFR 239.14.	Federal Register:	Not applicable
INDEPENDENT BANK	* Branch	Independent Bank, Grand Rapids,	Newspaper:	09/16/2020
		Michigan, to establish a branch at 8700 North 2nd Street, Brighton, Michigan.	Federal Register:	Not applicable

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE						
CRA Exa	ninations scheduled for	Quarter of				
Institution		L	ocation		Ouarter	

CRA

Federal Reserve Bank of St. Louis

Filings received during the week ending September 19, 2020

Filer Filing Type Filing Proposal End of Comment Period

NONE

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Federal Reserve Bank of St. Louis

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Institution			Location		Quarter	

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota, to acquire up to 36% of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly increase control of Bank Forward, Hannaford, North Dakota.	Newspaper: Federal Register:	Not available Not available
FIRST WESTERN BANK AND	* 18C	First Western Bank & Trust, Minot, North	Newspaper:	Not available
TRUST	* Branch	Dakota, to merge with BlackRidgeBANK, Fargo, North Dakota, and incident thereto, establish branches.	Federal Register:	Not applicable
KODA BANCOR, INC.	CIC	Peter Anderson, individually and together	Newspaper:	Not available
		with Marie Anderson, Karen Schumacher, and Cole Anderson, members of the Anderson Family Group, a group acting in concert, all of Drayton, North Dakota, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota.	Federal Register:	10/02/2020
KODA BANCOR, INC.	CIC	The KodaBank Employee Stock	Newspaper:	Not available
		Ownership Plan, Drayton, North Dakota; Peter Anderson, Drayton, North Dakota; Douglas Taylor; Grand Forks, North Dakota; and Dean Crotty, Bemidji, Minnesota; as trustees, a group acting in concert, to retain control of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain control of KodaBank, Drayton, North Dakota; Wall Street Holding Company, Hamilton, North Dakota; and Bank of Hamilton, Hamilton, North Dakota.	Federal Register:	10/02/2020
LIBERTY BANK MINNESOTA	* Branch	Liberty Bank Minnesota, Saint Cloud,	Newspaper:	09/28/2020
		Minnesota, to establish a branch at 730 Humboldt Drive, Big Lake, Minnesota 55309.	Federal Register:	Not applicable

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Period	
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The	Newspaper:	Not available
		Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Ameriprise Financial, Inc., Minneapolis, Minnesota, parent of Ameriprise Bank, FSB, Minneapolis, Minnesota.	Federal Register:	10/07/2020

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Federal Reserve Bank of Minneapolis

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Institution			Location	Quarter	

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BANK OF JACKSON HOLE	* Branch	Bank of Jackson Hole, Jackson, Wyoming,	Newspaper:	10/15/2020
		to establish a branch at 4250 E. Fairview Avenue, Meridian, Idaho.	Federal Register:	Not applicable
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to	Newspaper:	Not available
		acquire up to 7.00 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Federal Register:	Not available
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to	Newspaper:	09/23/2020
	* 3A1	moment in time, by acquiring Tilden	Federal Register:	09/25/2020
	* 3A3	Bancshares, Inc., parent of The Tilden		
	* Branch	Bank, both of Tilden, Nebraska. In addition, First York Ban Corp, York,		
		Nebraska, through its subsidiary,		
		Cornerstone Bank, York, Nebraska, to		
		acquire Tilden Bancshares, Inc., parent of The Tilden Bank, both of Tilden, Nebraska.		
SPEARVILLE BANCSHARES,	CIC	The Stein Bank Stock Trust, Kevin and	Newspaper:	Not available
NC.		Gari-Ann Stein, trustees, all of Spearville, Kansas, to acquire voting shares of Spearville Bancshares, Inc. (Spearville), parent of First National Bank of Spearville, both in Spearville, Kansas, establishing the Stein Family Control Group. Kevin Stein previously was approved to control shares of Spearville.	Federal Register:	09/30/2020

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Federal Reserve Bank of Kansas City

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District: 11 Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ABILENE HOLDCO, INC.	* 3A1	Application by Abilene Holdco, Inc., Abilene, Texas, to become a bank holding company by acquiring 100 percent of BSA Bankshares, Inc., Abilene, Texas, BSA Delaware, Inc., Wilmington, Delaware, and First State Bank, Abilene, Texas	Newspaper: Federal Register:	09/05/2020 10/01/2020
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch located at 29333 Northwestern Hwy., Southfield, MI 48034	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Application by Comerica Bank, Dallas, Texas, to establish a branch located at 323 S. Main Street, Royal Oak, MI 48067	Newspaper: Federal Register:	Not available Not applicable
FIRST STATE BANK	* Branch	Notice by First State Bank, Gainesville, Texas to establish a branch located at 2624 N. Loy Lake Road, Sherman, Texas 75090	Newspaper: Federal Register:	Not available Not applicable
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper: Federal Register:	Not available 08/13/2020
SYNDER HOLDING COMPANY	* 3A1	Application by Snyder Holding Company, Andrews, Texas, to become a bank holding company, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, by directly acquiring 100 percent of the outstanding shares of voting stock in West Texas State Bank, Snyder, Texas.	Newspaper: Federal Register:	10/06/2020 10/16/2020

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Federal Reserve Bank of Dallas

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ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution		L	ocation		Quarter	

CRA

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

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Commen	nt Period
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to	Newspaper:	Not available
		establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Federal Register:	Not applicable
CARPENTER ACQUISITION	* 3A1	Carpenter Acquisition Corporation,	Newspaper:	10/16/2020
CORPORATION		Newport Beach, California, to become a bank holding company by acquiring the voting shares of First Colorado Financial Corp., and thereby indirectly acquire First Colorado National Bank, both of Paonia, Colorado.	Federal Register:	10/16/2020
GOLDEN PACIFIC BANCORP	P, CIC	Change in Control Notice filed by Richard	Newspaper:	Not available
INC.		B. Fowler II, Carmichael, California, and Karl K. Klessig, Santa Fe, New Mexico, as a group acting in concert, to acquire additional voting shares of Golden Pacific Bancorp, Inc., and thereby indirectly control Golden Pacific Bank, National Association, both of Sacramento, California.	Federal Register:	09/28/2020
WESTAMERICA BANK	* Branch	Westamerica Bank, San Rafael, California,	Newspaper:	09/26/2020
		to establish a branch facility to be located at 1917 Hillman Street, Tulare, California.	Federal Register:	Not applicable

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Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding S = Satisfactory

NONE

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 Rating	Exam Method
NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

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