
Federal Reserve Release



H.2

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

No. 49

Week Ending December 5, 2020

Testimony and Statements

Coronavirus Aid, Relief, and Economic Security Act -- statement by Chair Powell before the Senate Committee on Banking, Housing, and Urban Affairs on December 1, and the House Committee on Financial Services on December 2, 2020.
- Published, December 1, 2020

Advisory Councils

Insurance Policy Advisory Committee -- announcement of members for 2021.
- Announced, December 3, 2020

Forms

Forms -- initial Board review to extend with revision the Government Securities Dealers Reports (FR 2004); initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB (FR BB); final Board review to extend with revision the Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12), Annual Report of Merchant Banking Investments Held for an Extended Period (FR Y-12A), Reporting Requirements Associated with Regulation XX (FR XX), and Financial Company (as defined) Report of Consolidated Liabilities (FR XX-1); and final Board review to extend without revision the Application for Exemption from Prohibited Service at Savings and Loan Holding Companies (FR LL-12) and Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks (FR H-5).
- Approved, December 4, 2020

Supervision and Regulation

LIBOR -- interagency statement on LIBOR transition.
- Announced, November 30, 2020

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Chicago

First Farmers Bank & Trust Co., Converse, Indiana -- to establish a branch at 858 North Broadway, Peru.

- Approved, December 4, 2020

Boston

Martha's Vineyard Savings Bank, Edgartown, Massachusetts -- to establish a branch at 84 Main Street, Falmouth.

- Approved, December 4, 2020

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish branches at 208 East Taliaferro Street, Madill, Oklahoma, and 1222 Demonbreun Street, Nashville, Tennessee (two applications).

- Approved, December 1, 2020

Chicago

Town and Country Bank, Springfield, Illinois -- to establish a branch at 404 North Hershey Road, Bloomington.

- Approved, December 4, 2020

Bank Holding Companies

Dallas

Beal Financial Corporation, Plano, Texas -- (1) to become a bank holding company through the conversion of the charter of its existing wholly owned subsidiary bank, Beal Bank, SSB, Plano; (2) to continue to operate a thrift company, Beal Bank USA, Las Vegas, Nevada, as a bank; and (3) election to become a financial holding company.

- Approved, November 30, 2020

Minneapolis

Cando Holding Company, Inc., Cando, North Dakota -- through its subsidiary bank, First State Bank of Cando, Cando, to indirectly retain shares of AccuData Services, Inc., Park River, and engage in certain data processing activities.

- Approved, December 3, 2020

Minneapolis

First Holding Company of Cavalier, Inc., Cavalier, North Dakota -- through its subsidiary bank, United Valley Bank, Cavalier, to indirectly retain shares of AccuData Services, Inc., Park River, and engage in certain data processing activities.

- Approved, December 3, 2020

Kansas City

Haviland Bancshares, Inc. Employee Stock Ownership Plan, Haviland, Kansas -- to increase its ownership of Haviland Bancshares, Inc., Haviland, and The Haviland State Bank.

- Approved, November 30, 2020

Kansas City

Oklahoma State Bancshares, Inc., Vinita, Oklahoma -- to acquire Lakeside Holding Company, Oologah, parent of Lakeside State Bank.

- Approved, December 4, 2020

Bank Holding Companies

Director, S&R

Santander Holdings USA, Inc., Boston, Massachusetts; Banco Santander, S.A., Madrid, Spain; and SAM Investment Holdings, S.L., Jersey, Channel Islands -- relief from certain commitments.

- Granted, December 3, 2020

Director, S&R

State Street International Holdings, Boston, Massachusetts; State Street Bank and Trust Company; and State Street Corporation, et al. -- relief from certain commitments.

- Granted, November 30, 2020

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, December 1, 2020

Change in Bank Control

Kansas City

Converse County Capital Corporation, Douglas, Wyoming -- change in bank control of Converse County Capital Corporation and its subsidiary, The Converse County Bank, Douglas.

- Permitted, November 30, 2020

Change in Bank Control

Dallas

Cullen/Frost Bankers, Inc., San Antonio, Texas -- change in control notice by The Vanguard Group et al. for Cullen/Frost Bankers, Inc., and its subsidiary, Frost Bank, San Antonio.

- Permitted, December 1, 2020

Secretary

KeyCorp, Cleveland, Ohio -- change in control notice by The Vanguard Group et al. for KeyCorp and its subsidiary, KeyBank, National Association, Cleveland.

- Permitted, December 1, 2020

Atlanta

RCB Financial Corporation, Rome, Georgia -- to retain control of RCB Financial Corporation and its subsidiary, River City Bank, Rome.

- Permitted, December 2, 2020

Dallas

Spirit of Texas Bancshares, Inc., Conroe, Texas -- change in bank control of Spirit of Texas Bancshares, Inc., and its subsidiary, Spirit of Texas Bank, SSB, College Station.

- Permitted, December 4, 2020

Extensions of Time

Director, S&R

Barclays PLC, London, United Kingdom -- extension of time to conform or divest a merchant banking investment.

- Granted, December 3, 2020

Extensions of Time

St. Louis

Eclipse Bancorp, Inc., Louisville, Kentucky -- extension to March 22, 2021, to become a bank holding company by acquiring Eclipse Bank, Inc., Louisville.

- Granted, December 2, 2020

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending December 5, 2020

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
196800	MARTHA'S VINEYARD SB, EDGARTOWN, MASSACHUSETTS	08/10/2020	11/29/2020	O	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2**Federal Reserve Bank of New York****Filings received during the week ending December 5, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BASSWOOD CAPITAL MANAGEMENT, LC	CIC	Notice of Change in Control by Basswood Capital Management, LLC, New York, New York; funds for which Basswood Partners LLC serves as General Partner and Basswood Capital Management, LLC serves as investment manager (Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP); Basswood Capital Management, LLC serves as investment manager (Basswood Opportunity Fund, Inc. and Basswood Financial Fund, Inc.); certain managed accounts for which Basswood Capital Management, LLC serves as the investment adviser; Matthew Lindenbaum and Bennett Lindenbaum, all of New York, New York, to collectively acquire up to 24.9 % of the outstanding voting shares of Esquire Financial Holdings, Inc. and indirectly its subsidiary bank, Esquire Bank NA, both of Jericho, New York.	Newspaper: Federal Register:	Not available 12/18/2020
EMPIRE STATE BANK	* Branch	Empire State Bank, Newburgh, New York, to establish two branch offices to be located at: (1) 1441 South Avenue, and (2) 2212 Hylan Boulevard, both of Staten Island, New York.	Newspaper: Federal Register:	12/04/2020 Not applicable
PEAPACK-GLADSTONE BANK	* Branch	Peapack-Gladstone Bank, Gladstone, New Jersey, to establish a branch office, located at 104 Ely Place, Boonton, New Jersey.	Newspaper: Federal Register:	12/08/2020 Not applicable
SBD BANCORP, INC.	* 3A1	SBD Bancorp, Inc., to become a bank holding company by acquiring 100 percent of shares in The Savings Bank of Danbury, both of Danbury, Connecticut, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/07/2021

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending December 5, 2020

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 1861 W. Tennessee Street, Suite 230, known as the Varsity Plaza Branch, Tallahassee, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
SYNOVUS BANK	PWI	Synovus Bank, Columbus, Georgia, approval to make 6 public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SYNOVUS BANK	PWI	Synovus Bank, Columbus, Georgia, approval to make five public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 5, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLIANCE BANCORP	CIC	Alliance Bancorp Employee Stock Ownership Plan with 401(k) Provisions, Francesville, Indiana, together with Shane R. Pilarski, Francesville, Indiana, Ronald K. Kruger, Francesville, Indiana, and Alyssa M. Chapman, Winamac, Indiana, as administrators, and as a group acting in concert, to retain control of 10 percent or more of the voting shares of Alliance Bancorp, Francesville, Indiana, and thereby indirectly control Alliance Bank, Francesville, Indiana.	Newspaper:	Not available
			Federal Register:	12/08/2020
CBI BANK & TRUST	* 18C * Branch	CBI Bank & Trust, Muscatine, Iowa to merge with The Farmers and Mechanics Bank, Galesburg, Illinois and thereby establish branches at the following locations: 1230 N Henderson St, Galesburg, Illinois; 2616 Veterans Dr, Galesburg, Illinois; 21 E Main St, Galesburg, Illinois; 123 E Knoxville St, Brimfield, Illinois; and 4900 N Glen Park Pl, Peoria, Illinois.	Newspaper:	12/20/2020
			Federal Register:	Not applicable
INDEPENDENCE BANCSHARES, INC.	* 3A3	Independence Bancshares, Inc., Independence, Iowa, to acquire 100 percent of First State Bank, Sumner, Iowa.	Newspaper:	Not available
			Federal Register:	12/21/2020
VANGUARD GROUP, INC.	CIC	Notice by The Vanguard Group, Inc., Malvern, Pennsylvania, 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, to acquire aggregate control of 15 percent or more of the voting shares of Northern Trust Corporation, parent of The Northern Trust Company, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	12/16/2020
VANGUARD GROUP, INC.	CIC	Notice by The Vanguard Group, Inc., Malvern, Pennsylvania, 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, to acquire aggregate control of 15 percent or more of the voting shares of Discover Financial Services, Riverwoods, Illinois, parent of Discover Bank, Greenwood, Delaware.	Newspaper:	Not available
			Federal Register:	12/16/2020

District: 7
Federal Reserve Bank of Chicago

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.

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

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- 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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 301 West Avenue, Suite 120, Austin, Texas.	Newspaper:	12/03/2020
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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205243	FARMERS & MERCHANTS BK, BALDWIN, MISSISSIPPI	08/24/2020	12/03/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
BELT VALLEY BANK	CIC	Change in control notice by Brian Kenneth Solsrud, North Oaks, Minnesota, to acquire additional voting shares, and thereby control, of Belt Valley Bank, Belt, Montana.	Newspaper:	Not available
			Federal Register:	12/23/2020
MSB BANKSHARES, INC.	CIC	MoCorp, Inc. and its president Gene R. Mottes, both of Iron River, Michigan, a group acting in concert, to retain voting shares of MSB Bankshares, Inc., and thereby indirectly retain voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper:	Not available
			Federal Register:	12/21/2020

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending December 5, 2020**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISTATE BANK	* 18C Premises	AmeriState Bank, Atoka, Oklahoma to purchase certain assets and assume certain liabilities of a branch of BancFirst, Oklahoma City, Oklahoma located at 101 E. Jackson, Hugo, Oklahoma, and to increase its investment in bank premises in the amount of \$594M.	Newspaper: Federal Register:	12/11/2020 Not applicable
BANK OF WYANDOTTE, THE	CIC	Notice submitted by The Trevor C. McNeill Revocable Trust B, Trevor McNeill, Dallas, Texas, as trustee, to acquire voting shares of Bank of Wyandotte, Wyandotte, Oklahoma.	Newspaper: Federal Register:	12/24/2020 12/15/2020
CLEO BANCSHARES INC.	CIC	Notice submitted by the Susan P. Mittasch Family Trust, and Susan Holmes Parker, as trustee, both of Perry, Oklahoma, to acquire shares of Cleo Bancshares, Inc. (Bancshares), parent of Cleo State Bank, both in Cleo Springs, Oklahoma. The Susan P. Mittasch Family Trust and Susan Holmes Parker were previously approved as members of the Parker Family Group which controls Bancshares.	Newspaper: Federal Register:	Not available 11/25/2020
FIRST FLO CORPORATION	CIC	The Aspen Living Trust II, Rebecca McClure and Miles McClure, individually and as co-trustees of The Aspen Living Trust II, all of Colorado Springs, Colorado, to retain shares and thereby control of First Flo Corporation, Florence, Colorado (the company). The company controls Rocky Mountain Bank and Trust, Florence, Colorado. Additionally, The Aspen Living Trust II, Rebecca McClure and Miles McClure, individually and as co-trustees of The Aspen Living Trust II, all of Colorado Springs, Colorado, The Jacobsen Family Living Trust, Timothy and Cynthia Jacobsen as co-trustees, all of Greenville, South Carolina, the Evergreen Revocable Trust, Cynthia Jacobsen as co-trustee of the Evergreen Revocable Trust, both of Greenville, South Carolina, Jon McClure, Stafford, Kansas, individually and as co-trustee of the Evergreen Revocable Trust, Greenville, South Carolina, Barbara Fox, Visalia, California, Marcus McClure, Exeter, California, and Mallori Miller, Alexandria, Virginia, intend to apply to retain shares of the company and become approved members of the McClure Control Group, which aggregately controls the company.	Newspaper: Federal Register:	11/26/2020 12/02/2020

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
G. JEFFREY RECORDS, JR. 2020 FAMILY TRUST	* SLHC Formation	The G. Jeffrey Records, Jr. 2020 Family Trust, Oklahoma City, Oklahoma, to become a savings and loan holding company by acquiring voting shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available Not available
SUNDANCE BANKSHARES, INC.	CIC	Notice submitted by the Trudy M. Durfee Revocable Trust, Trudy M. Durfee, trustee, both of Sundance, Wyoming, to acquire voting shares and thereby control of Sundance Bankshares, Inc. (SBI), parent of Sundance State Bank, both in Sundance, Wyoming; In addition, notice submitted by The Danny K. Hopson and Janice Dee Hopson Family Trust, and Danny K Hopson and Janice Dee Hopson as co-Trustees, all of San Tan Valley, Arizona, to retain shares of SBI and be approved as members of the Richard Durfee Family Group which controls SBI. Trudy M. Durfee was previously approved as a member of the Richard Durfee Family Group.	Newspaper: Federal Register:	Not available Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 11839 Culebra Road, San Antonio, TX 78253	Newspaper:	Not available
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 20002 Northwest Freeway, Houston, Texas 77065	Newspaper:	Not available
			Federal Register:	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:	Not available
			Federal Register:	08/13/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending December 5, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
DMG BANCSHARES, INC.	* 3A1	DMG Bancshares, Inc., to become a bank holding company by acquiring 100 percent of California First National Bank, both of Irvine, California.	Newspaper:	12/13/2020
			Federal Register:	12/21/2020
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, 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 SVB Financial Group, parent of Silicon Valley Bank, both of Santa Clara, California.	Newspaper:	Not available
			Federal Register:	12/16/2020

* Subject to the provisions of the Community Reinvestment Act

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act