
Federal Reserve Release



H.2

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

No. 4

Week Ending January 22, 2022

Forms

Forms -- initial Board review to extend with revision the Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company (FR LL-10(e)); initial Board review to extend without revision the Notice of Proposed Declaration of Dividend (FR 1583), Notice Claiming Status as an Exempt Transfer Agent (FR 4013), and Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities (FR 4022); and final Board review to extend with revision the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644) and Disclosure Requirements of Subpart H of Regulation H (Consumer Protection in Sales of Insurance) (FR H-7).

- Approved, January 18, 2022

Forms -- final Board review to extend with revision the Report of Selected Money Market Rates (FR 2420).

- Approved, January 18, 2022

Other Actions

U.S. Central Bank Digital Currency (CBDC) -- discussion paper on the pros and cons of a potential U.S. CBDC and invitation for public comment.

- Published, January 20, 2022

Personnel

Division of Monetary Affairs -- appointment of Andrew Meldrum as assistant director.

- Announced, January 19, 2022

Enforcement

Allegiant United Holdings, LLC; Nano Financial Holdings, Inc.; and Nano Banc, all of Irvine, California -- issuance of a consent cease-and-desist order.

- Announced, January 18, 2022

Iowa Prairie Bank, Brunsville, Iowa -- written agreement dated April 20, 2021, terminated January 4, 2022.

- Announced, January 18, 2022

Manufacturers and Traders Trust Company, Buffalo, New York -- consent order of prohibition against Tylifa A. Milton, a former institution-affiliated party.

- Announced, January 20, 2022

Mariner's Bancorp, Edgewater, New Jersey -- written agreement dated May 25, 2012, terminated January 6, 2022.

- Announced, January 18, 2022

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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the corner of Highway 49 and Canera Drive, Jonesboro, Arkansas.

- Approved, January 21, 2022

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 1859 Summerville Avenue, Charleston, South Carolina.

- Approved, January 19, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2515 Inwood Road, Dallas, Texas.

- Approved, January 18, 2022

Bank Holding Companies

San Francisco

American Riviera Bancorp, Santa Barbara, California -- to become a bank holding company by acquiring American Riviera Bank, Santa Barbara, California.

- Approved, January 21, 2022

Kansas City

BancFirst Corporation, Oklahoma City, Oklahoma -- to acquire Worthington National Bank, Arlington, Texas.

- Approved, January 20, 2022

Bank Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana -- to merge with Texas Citizens Bancorp, Inc., Pasadena, Texas, and thereby acquire its subsidiary, Texas Citizens Bank, N.A., Pasadena, Texas.

- Approved, January 20, 2022

San Francisco

SoFi Technologies, Inc.; Social Finance, Inc.; and Gemini Merger Sub, Inc., all of San Francisco, California -- (1) to become bank holding companies by acquiring Golden Pacific Bancorp, Inc., and thereby indirectly acquiring Golden Pacific Bank, National Association, both of Sacramento, California, and (2) elections by SoFi Technologies, Inc., and Social Finance, Inc., to become financial holding companies.

- Approved, January 18, 2022

Banks, State Member

St. Louis

First Bank, Creve Coeur, Missouri -- to make a public welfare investment.

- Approved, January 19, 2022

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, January 11, 2022

(A/C)

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* 18C	Needham Bank, Needham, Massachusetts, files an Interagency Bank Merger Act application for the purchase and assumption of certain assets and liabilities of Eastern Bank, Boston, Massachusetts, and to establish a branch located at 400 Mystic Avenue, Medford, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 208.6 of Regulation H.	Newspaper:	02/15/2022
	* Branch		Federal Register:	Not applicable

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
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	08/02/2021	01/20/2022	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
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 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Other Foreign	Citibank Overseas Investment Corporation, New Castle, Delaware, an Edge Corporation, to amend its Articles of Association pursuant to Section 211.5(c)(1) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
OCEANFIRST FINANCIAL CORP.	* 3A3	OceanFirst Financial Corp., Toms River, NJ ("Corp"), to acquire Partners Bancorp, Salisbury, MD ("Bancorp"), and thereby indirectly acquire Bancorp's two subsidiary banks, Bank of Delmarva, Seaford, DE and Virginia Partner Bank, Fredericksburg, VA, through their merger with and into OceanFirst Bank, Toms River, NJ, a wholly owned subsidiary of the Corp.	Newspaper:	Not available
	* 3A5		Federal Register:	02/25/2022

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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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 January 22, 2022

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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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

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District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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2915461	NORTH ST BK, RALEIGH, NORTH CAROLINA	08/16/2021	01/15/2022	S	Int Small Bank

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 January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
SYNOVUS BANK	PWI	Synovus Bank, Columbus, Georgia, request for blanket approval to make public welfare investments equal to up to 15% of its capital plus surplus.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MONTREAL	* 3A3	Bank of Montreal, Montreal, Quebec, Canada and BMO Financial Corp., Wilmington, Delaware to acquire 100 percent of the BancWest Holding Inc., San Francisco, California, and thereby indirectly acquire Bank of the West, San Francisco, California. Following the share acquisition, BMO Financial Corp., Wilmington, Delaware will merge with BancWest Holding Inc., San Francisco, California, with BMO Financial Corp being the surviving entity.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
CUSB BANK	* 18C	CUSB Bank, Cresco, Iowa to purchase the assets and assume the liabilities of the Waverly and Shell Rock offices of Security State Bank, Springville, IA, and thereby establish branches at the following locations: 933 16th Street SW, Waverly, Iowa and 104 N Cherry Street, Shell Rock, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
HTB, INC.	CIC	Jere M. Ahrens, Houston, Texas, individually, and acting in concert with Karen L. Ahrens, North Fort Myers, Florida; Jessica A. Ahrens Bingaman, Fort Worth, Texas; Jill A. Ahrens, Houston, Texas; Lindsay S. Ahrens Dahl, Camp Crook, South Dakota; Jenna K. Ahrens Brown, Laramie, Wyoming; Becky C. Campbell, Houston, Texas; and Brian E. Campbell, San Diego, California, to join the Ahrens Family Control Group and retain the voting shares of HTB, Inc., Osage, Iowa. HTB, Inc. and thereby retain the voting shares of Home Trust & Savings Bank, Osage, Iowa.	Newspaper:	Not available
			Federal Register:	02/04/2022
QCR HOLDINGS, INC.	* 18C	QCR Holdings, Inc., Moline, Illinois to merge with Guaranty Federal Bancshares, Inc., Springfield, Missouri. Concurrently, Springfield First Community Bank, Springfield, Missouri to merge with Guaranty Bank, Springfield, Missouri and thereby establish branches at the main office and branch locations of Guaranty Bank.	Newspaper:	Not available
	* 3A5		Federal Register:	01/19/2022
	* Branch			

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.

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724744	GNB BK, GRUNDY CENTER, IOWA	11/01/2021	01/21/2022	S	Int Small Bank

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 January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST WESTERN BANK	* Branch	First Western Bank, Booneville, Arkansas to establish a branch facility at 3914 Massard Road, Fort Smith, Arkansas.	Newspaper:	01/31/2022
			Federal Register:	Not applicable
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Kentucky, to establish a branch facility to be located at 444 East Main Street, Suite 108, Lexington, Kentucky.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

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: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 22, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALERUS FINANCIAL CORPORATION	* 3A5	Alerus Financial Corporation, Grand Forks, North Dakota; to merge with MPB BHC, Inc., and thereby indirectly acquire Metro Phoenix Bank, both of Phoenix, Arizona.	Newspaper:	Not available
			Federal Register:	02/14/2022
ANTLER LAND COMPANY	CIC	Ascent BanCorp, Helena, Montana; Minott Pruyn, Missoula, Montana; Alan W. Bradley, Christine A. N. Bradley, individually and as custodian for the benefit of certain minor children, all of Hamilton, Montana; Kelcy Edwards, individually and as custodian for the benefit of certain minor children, all of Hamilton, Montana; Patrick Haffner, Frenchtown, Montana; Daniel Schneiter, Missoula, Montana; Haley Bradley, individually and as custodian for the benefit of a certain minor child, Missoula, Montana; Charles Shonkwiler, Hamilton, Montana; and Daniel Wilcox, Corvallis, Montana, a group acting in concert with Bitterroot Holding Company, Lolo, Montana, to acquire voting shares of Antler Land Company and thereby indirectly acquire voting shares of Little Horn State Bank, both of Hardin, Montana.	Newspaper:	Not available
			Federal Register:	Not available
DORSET BANCSHARES, INC.	CIC	Scott D. Hewitt, to acquire voting shares of Dorset Bancshares, Inc., and thereby indirectly acquire voting shares of Northwoods Bank of Minnesota, all of Park Rapids, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Scott A. Erickson and Matthew P. Bock, both of Sioux Falls, South Dakota, to retain voting shares of Leackco Bank Holding Company, Inc. (Leackco), Huron, South Dakota, and thereby indirectly retain shares of American Bank & Trust, Wessington Springs, South Dakota. Additionally, the 2021 Jeffory A. Erickson Irrevocable Trust No. 5 (Erickson Trust 5), the 2021 Jeffory A. Erickson Irrevocable Trust No. 6 (Erickson Trust 6), the 2021 Jeffory A. Erickson Irrevocable Trust No. 7 (Erickson Trust 7), and the 2021 Jeffory A. Erickson Irrevocable Trust No. 8 (Erickson Trust 8, and collectively, the New Erickson Trusts), Matthew P. Bock, as Trust Protector of the New Erickson Trusts, Scott A. Erickson as Investment Trust Advisor of the New Erickson Trusts and trustee of Erickson Trust 5, Erickson Trust 6, and Erickson Trust 8, and Jamie L. Brown as trustee of Erickson Trust 7, all of Sioux Falls, South Dakota; to join the Erickson family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust. Additionally, the 2021 Preston B. Steele Irrevocable Trust No. 1, the 2021 Preston B. Steele Irrevocable Trust No. 2, and the 2021 Preston B. Steele Irrevocable Trust No. 3 (collectively, the New Steele Trusts), Matthew P. Bock, as Investment Trust Advisor and trustee of the New Steele Trusts, and Scott A. Erickson, as Trust Protector of the New Steele Trusts, all of Sioux Falls, South Dakota; to join the Steele family shareholder group, a group acting in concert, by retaining voting shares of Leackco, and thereby indirectly retaining voting shares of American Bank & Trust.	Newspaper:	Not available
			Federal Register:	01/20/2022
NORTHERN WISCONSIN BANK HOLDING COMPANY, INC.	CIC	The Revised and Restated Connor Family Voting Trust (Trust) and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, each as trustee, all of Laona, Wisconsin, to acquire voting shares of Northern Wisconsin Bank Holding Company, Inc., Laona, Wisconsin, and thereby indirectly acquire Laona State Bank, Laona, Wisconsin. Additionally, the Trust and Richard M. Connor, Jr., Brian Luc Connor, and Susan J. Connor, as trustees, to join the Connor family shareholder group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

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	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending January 22, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARKSON BANCSHARES, LLC	* 3A1	Clarkson Bancshares, LLC, Clarkson, Nebraska, to become a bank holding company through the acquisition of 100 percent of the voting shares of Clarkson Bank, Clarkson, Nebraska.	Newspaper:	Not available
			Federal Register:	02/09/2022
MY ANNS CORPORATION	CIC	Xinwei Lu, Glen Head, New York; Peter Sasaki, New York, New York; John Zeng, Newport Coast, California; and Beidi Zheng, Los Gatos, California; to form a group acting in concert to acquire voting shares of My Anns Corporation, and thereby indirectly acquire voting shares of Piqua State Bank, both of Piqua, Kansas.	Newspaper:	Not available
			Federal Register:	02/08/2022
SANTA FE TRAIL BANC SHARES, INC.	CIC	Joe D. Butcher, a member of the Butcher Family Group, a group acting in concert, as trustee of the Joe D. Butcher Trust No. 1, both of Cimarron, Kansas; and as co-trustee of the Donna L. Butcher Trust B, Hutchinson, Kansas; to retain shares of Santa Fe Trail Banc Shares, Inc. (the Company) and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas. In addition, the Donna L. Butcher Trust B, First National Bank of Hutchinson, co-trustee, both of Hutchinson, Kansas, Joe D. Butcher, Kimberly Fairbank, co-trustees, both of Cimarron, Kansas; to join the Butcher Family Group, to retain shares of the Company and thereby indirectly retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper:	01/06/2022
			Federal Register:	01/18/2022

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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Institution	Location	Quarter
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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 22, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBTX, INC.	* 3A5	CBTX, Inc., Beaumont, Texas, to acquire by merger Allegiance Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Allegiance Bank, Houston, Texas	Newspaper:	Not available
			Federal Register:	Not available
TEXAS REGIONAL BANK	* 18C	Application by Texas Regional Bank, Harlingen, Texas, to acquire by merger AccessBank, Denton, Texas, and to establish the offices of AccessBank as branches of Texas Regional Bank	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TEXAS STATE BANKSHARES, INC.	* 3A5	Application by Texas State Bankshares, Harlingen, Texas, to acquire by merger Access Bancorp, Inc., and indirectly AccessBank, both of Denton, Texas	Newspaper:	Not available
			Federal Register:	01/24/2022
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	CIC	Joseph V. Gillen, Spicewood, Texas, individually and as co-trustee of the Woodforest Financial Group Employee Stock Ownership Plan (with 401k Provisions) (As Amended and Restated Effective January 1, 2016), The Woodlands, Texas, and as Co-Trustee of the Woodforest Financial Group Employee Stock Ownership Trust, The Woodlands, Texas, to retain voting shares of Woodforest Financial Group, Inc., and thereby indirectly Woodforest National Bank, both of The Woodlands, Texas	Newspaper:	01/12/2022
			Federal Register:	01/18/2022

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 22, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANKING SYSTEM, INC.	* 3A3	Columbia Banking System, Inc., Tacoma, Washington, to acquire Umpqua Holdings Corporation, Portland, Oregon, and its subsidiary, Umpqua Bank, Roseburg, Oregon, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act. In connection with this Application, Columbia Banking System, Inc., also elects to be treated as a financial holding company pursuant to section 4(l) of the BHC Act, in order to acquire the nonbanking subsidiaries of Umpqua Holdings Corporation, Portland, Oregon.	Newspaper:	Not available
	* 3A5		Federal Register:	01/07/2022
MNB HOLDINGS CORPORATION	CIC	Medina 2021 MNBH Trust, Burlingame, California, and Alma Vivar, Daly City, California, as Trustee, to acquire voting shares of MNB Holdings Corporation, and thereby indirectly acquire voting shares of Mission National Bank, both of San Francisco, California.	Newspaper:	Not available
			Federal Register:	01/14/2022

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