



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 3, 2022

## Board Actions

### Bank Holding Companies

Farmers National Banc Corp., Canfield, Ohio—to acquire Emclair Financial Corp., and thereby indirectly acquire The Farmers National Bank of Emlenton, both of Emlenton, Pennsylvania.

Approved: December 1, 2022

### Enforcement

Deutsche Bank Trust Company Americas, New York, New York—consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

Announced: December 1, 2022

### Other Actions

Principles for climate-related financial risk management—notice and request for comment on proposed principles for a high-level framework for the safe and sound management of exposures to climate-related financial risks for large banking organizations.

Approved: December 2, 2022

### Regulations and Policies

Payment System Risk (PSR) Policy—notice of changes to increase access to intraday credit, support the FedNow service, and incorporate the Policy on Overnight Overdrafts into the PSR policy.

Approved: November 29, 2022

### Reserve Bank Operations

Federal Reserve Bank of Chicago—appointment of Austan Goolsbee as president. \*

Approved: November 22, 2022

\*Addition

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Atlanta*

SmartBank, Pigeon Forge, Tennessee—to establish a branch at 9050 Carothers Parkway, Franklin, Tennessee.

Approved: November 28, 2022

#### *Dallas*

Frost Bank, San Antonio, Texas—to establish a branch at 2710 North Belt Line Road, Irving, Texas. \*

Approved: November 23, 2022

\*Addition

Third Coast Bank, SSB, Humble, Texas—to establish a branch at 5000 Legacy Drive, Plano, Texas.

Approved: November 29, 2022

#### *Secretary*

First Financial Bank, Cincinnati, Ohio—to establish a branch at 1776 South Erie Boulevard, Hamilton, Ohio.

Approved: December 1, 2022

### Bank Holding Companies

#### *Chicago*

Dentel Bancorporation, Ames, Iowa—to engage de novo in extending credit and servicing loans.

Approved: December 2, 2022

First Equity Corp., Skokie, Illinois—to engage de novo in permitted nonbank activities.

Withdrawn: November 28, 2022

### Banks, State Member

#### *Chicago*

Ally Bank, Sandy, Utah—to make a public welfare investment.

Approved: December 1, 2022

## **Change in Bank Control**

### ***Dallas***

Coastal Bancshares, Inc., Pearland, Texas—Jacalyn Miller DeLange, individually, Michalyn Miller Ordeneaux, individually, Rosalie Miller Acree 1999 GST Trust (Michalyn Miller Ordeneaux and Jacalyn Miller DeLange, as co-trustees), Rosalie Miller Acree 1999 GST Trust (Jacalyn Miller DeLange and Michalyn Miller Ordeneaux, as co trustees), the Michalyn Miller Ordeneaux 2004 GST Trust (Roddy Keith Ordeneaux and Michala Ordeneaux Denton, as co-trustees), and the Jacalyn Miller DeLange Trust (Lindsey Miller DeLange Hagan, as trustee), all of Pearland, Texas, as a group acting in concert, to retain voting securities of Coastal Bancshares, Inc., and thereby indirectly retain voting shares of Pearland State Bank and First National Bank of Alvin, both of Pearland, Texas.

Permitted: November 28, 2022

### ***Kansas City***

Townsend Holding Company, Grove, Oklahoma—the Jan Elaine Townsend 2022 Trust and the Hilary Irene Townsend 2022 Trust, both of Grove, Oklahoma, to acquire voting shares and thereby control Townsend Holding Company (the Company), and to join the Townsend Family Group, a group acting in concert, and thereby indirectly acquiring voting shares of the Bank of Grand Lake, Grove, Oklahoma. In addition, the Lara Townsend Gradt 2022 Trust and the Jennifer Townsend Earls 2022 Trust, both of Grove, Oklahoma, to acquire voting shares of the Company and to join the Townsend Family Group. The Federal Reserve previously approved Barbara Newman Townsend, the sole trustee of each of the four Trusts, to control the company and as a member of the Townsend Family Group.

Permitted: November 28, 2022

## **Extensions of Time**

### ***Secretary***

U.S. Bancorp, Minneapolis, Minnesota—request for an extension of time to request reconsideration of the Board's approval of the application to acquire MUFG Union Bank, National Association, San Francisco, California. \*

Denied: November 23, 2022

\*Addition

## **Financial Holding Companies**

### ***Kansas City***

Equity Bancshares, Inc., Wichita, Kansas—election to become a financial holding company.

Effective: November 28, 2022

## **Savings and Loan Holding Companies**

### ***Secretary***

Lincoln Park Bancorp, MHC, Pine Brook, New Jersey—termination of corporate existence, pursuant to 12 CFR 239.16(b).

Approved: December 2, 2022

## **Supervision and Regulation**

### ***Director, S&R***

Citizens Financial Group, Inc., Providence, Rhode Island—to make capital distributions in the first quarter of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: November 28, 2022

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 3, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 1**

**Federal Reserve Bank of Boston**

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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 3, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 2**

**Federal Reserve Bank of New York**

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NONE					

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 3, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 3, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANK	* 18C	Peoples Bank, Marietta, Ohio to merge with Limestone Bank, Louisville, Kentucky, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of the target depository institution.	Newspaper:	12/26/2022
	* Branch (Domestic)		Federal Register:	Not applicable

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**District: 4**

**Federal Reserve Bank of Cleveland**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 3, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 5**

**Federal Reserve Bank of Richmond**

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713926	FARMERS & MERCHANTS BK,	09/18/2022	04/04/2022	S	Int Small Bank
899428	FIRST BK, STRASBURG, VIRGINIA	12/10/2021	08/02/2021	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 3, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES BANK	Membership Premises	Peoples Bank, Clifton, Tennessee, to become a member of the Federal Reserve System and in connection, notice with respect to the investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 3, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY FEDERAL BANCORP	* 3A1 * Thrift Going Concern * Unitary Formation	Fidelity Federal Bancorp, Evansville, Indiana (Fidelity), and its parent companies Pedcor Financial, LLC (PFIN) and Pedcor Financial Bancorp (PFB), both of Carmel, Indiana (collectively, the Applicants), savings and loan holding companies, to become bank holding companies for a moment in time by acquiring Rockhold Bancorp (Target) and thereby indirectly acquiring Bank of Kirksville (Target Bank), both of Kirksville, Missouri. In connection with this application, Applicants to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana (Applicant Bank), a savings association, for the moment in time that they are bank holding companies and thereby engage in operating a savings association. Finally, Applicants to become savings and loan holding companies following the merger of Target with and into Fidelity, and Target Bank with and into Applicant Bank.	Newspaper: Federal Register:	Not available 01/04/2023
FISHER BANCORP, INC.	* 3A5	Fisher Bancorp Inc. Fisher, Illinois to merge with Butler Point Inc and indirectly acquire Catlin Bank, both of Catlin, Illinois.	Newspaper: Federal Register:	Not available 01/04/2023

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 3, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
HALBUR BANCSHARES, INC.	Change in Bank Control	Matthew N. Lujano, Carroll, Iowa, to acquire 10 percent or more of the voting shares of Halbur Bancshares, Inc., Westside, Iowa; Maureen Beck, Carroll, Iowa, to join the White Family Control Group, acting in concert with and joining Matthew N. Lujano, Carroll, Iowa; James J. White and Margaret A. White, both of Westside, Iowa, and thereby retain control of 25 percent or more of the voting shares of Halbur; and Jeffrey Renner, Bellevue, Nebraska, to join the Dennis Family Control Group, acting in concert with and joining Susan J. Dennis, Bellevue, Nebraska, and Sandra J. Hartman, Falls City, Nebraska, to retain control of 25 percent or more of the voting shares of Halbur, and thereby indirectly acquire voting shares of Westside State Bank, Westside, Iowa.	Newspaper: Federal Register:	11/30/2022 12/02/2022
ONE COMMUNITY BANK	* Branch (Domestic)	One Community Bank, Oregon, Wisconsin, provided post notice to close a branch located at 101 Alpine Parkway, Oregon, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
SAVANNA- THOMSON INVESTMENT, INC.	* 3A5	Savanna-Thomson Investment, Inc., Savanna, Illinois to merge with Maximum Bancshares, Inc. and thereby indirectly acquire Fidelity Bank, both of West Des Moines, Iowa.	Newspaper: Federal Register:	12/19/2022 12/28/2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE,	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE,	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK,	02/13/2022	09/27/2021	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 3, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period
STIFEL BANK	* Branch (Domestic)	Stifel Bank, Clayton, Missouri, proposed to establish a branch to be located at 501 North Broadway, St. Louis, Missouri 63102.	Newspaper: 12/09/2022 Federal Register: Not applicable

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**District: 8**

**Federal Reserve Bank of St. Louis**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 3, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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160650	CHARTER BK, EAU CLAIRE,	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT,	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO,	11/15/2021	06/07/2021	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 3, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period
Mesa West Bancorp	* 3A1	Mesa West Bancorp, Farmington, New Mexico, to become a bank holding company through the acquisition of 100 percent of the voting shares of Four Corners Community Bank, Farmington, New Mexico.	Newspaper: 10/31/2022 Federal Register: 01/04/2023

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**District: 10**

**Federal Reserve Bank of Kansas City**

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 3, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish and branch at 5510 S. Interstate Hwy 35, Austin, TX 78745	Newspaper: Federal Register:	Not available Not applicable
Lamar Street Investment Partners, LLC	* 3A1	Lamar Street Investment Partners, LLC, Addison, Texas, to become a bank holding company, by acquiring Fidelity Bancshares, Inc., and thereby indirectly acquire Fidelity Bank of Texas, both of Waco, Texas	Newspaper: Federal Register:	12/22/2022 12/29/2022

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON,	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY,	08/07/2022	03/14/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE,	08/14/2022	04/25/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 3, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BAY COMMUNITY BANCORP	Change in Bank Control	Change in Bank Control Notice filed by Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Private Investors, LP; Strategic Value Private Partners, LLC, all of Cleveland, Ohio; Benjamin Mackovak, Bratenahl, Ohio; and Martin Adams, Naples, Florida, to acquire additional voting shares of Bay Community Bancorp, and thereby indirectly acquire additional voting shares of Community Bank of the Bay, both of Oakland, California.	Newspaper: Federal Register:	12/02/2022 12/23/2022
CAPITAL COMMUNITY BANCORPORATIO N, INC.	Change in Bank Control	Change in Bank Control Notice filed by Anna Lou Patten Irrevocable Trust u.a.d. 12/28/12, Lindon, Utah; Michael Watson, as trustee and in individual capacity, Lindon, Utah; Matthew Mitton, as special trustee, Salt Lake City, Utah; Chad Patten, Lehi, Utah; and Kestin Wilkinson, Orem, Utah, to retain voting shares of Capital Community Bancorporation, Inc., and thereby indirectly retain voting shares of Capital Community Bank, both of Provo, Utah.	Newspaper: Federal Register:	Not available 11/30/2022

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**District: 12**

**Federal Reserve Bank of San Francisco**

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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act