



FEDERAL RESERVE RELEASE

# H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 30 Week ending July 29, 2023

## Board Actions

### Enforcement

UBS Group AG and Credit Suisse AG, both of Zurich, Switzerland, and Credit Suisse Holdings (USA), Inc., and Credit Suisse AG, New York Branch, both of New York, New York—issuance of a consent cease-and-desist order and order of assessment of a civil money penalty.

Announced: July 24, 2023

### Personnel

Division of Management—appointment of Alfonso Dyson Sr. as assistant director. \*

Approved: June 26, 2023

\*Addition

### Regulations and Policies

Regulatory Capital Rules—(1) interagency notice of proposed rulemaking (NPR) and request for comment to amend the capital requirements applicable to large banking organizations and to banking organizations with significant trading activity and (2) NPR and request for comment to make certain adjustments to risk-based capital surcharges for global systemically important bank holding companies.

Approved: July 27, 2023

### Reserve Bank Operations

Federal Reserve Bank of Kansas City—appointment of Jeff Schmid as president.

Approved: July 27, 2023

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Atlanta*

Capital City Bank, Tallahassee, Florida—to establish a branch at 3436 Highway 77, Lynn Haven, Florida.

Approved: July 27, 2023

#### *Dallas*

First Liberty Bank, Liberty, Texas—to establish a branch at 979 County Road 5270, Cleveland, Texas.

Approved: July 27, 2023

Frost Bank, San Antonio, Texas—to establish a branch at 5800 North Mopac Expressway, Austin, Texas.

Approved: July 27, 2023

#### *Secretary*

First Financial Bank, Cincinnati, Ohio—to establish a branch at 2610 North High School Road, Indianapolis, Indiana.

Approved: July 26, 2023

Peapack-Gladstone Bank, Bedminster, New Jersey—to establish a branch at 300 Park Avenue, New York, New York.

Approved: July 27, 2023

#### *St. Louis*

Arvest Bank, Fayetteville, Arkansas—to establish a branch at the northwest corner of Highway 5 and Salem Road, Benton, Arkansas.

Approved: July 25, 2023

### Bank Holding Companies

#### *New York*

SR Bancorp, Inc., Bound Brook, New Jersey—(1) to become a bank holding company upon the conversion of its subsidiary, Somerset Savings Bank, SLA (SSB), Bound Brook, New Jersey, from a savings association to a bank and (2) waiver of application to acquire Regal Bancorp, Inc., and its subsidiary, Regal Bank, both of Livingston, New Jersey, in connection with the merger of Regal Bank with and into SSB. \*

Granted: July 18, 2023

\*Addition

### Bank Mergers

#### *Chicago*

One Community Bank, Oregon, Wisconsin—to merge with Farmers State Bank-Hillsboro, Hillsboro, Wisconsin, and thereby establish branches.

Approved: July 26, 2023

**Bank Premises*****New York***

Orange Bank & Trust Company, Middletown, New York—to exceed its investment in bank premises, pursuant to section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.

Withdrawn: July 25, 2023

**Banks, State Member*****Dallas***

Comerica Bank, Dallas, Texas—to make a community development and public welfare investment.

Approved: July 24, 2023

***San Francisco***

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

Approved: July 25, 2023

***Secretary***

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: July 24, 2023

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.

Approved: July 26, 2023

**Change in Bank Control*****Chicago***

Bosshard Financial Group, Inc., La Crosse, Wisconsin—Dairyland Bank Holding Corporation, and William Bosshard, Andrew Bosshard, Joseph Bosshard, Makenzie Bosshard, Carlista Bosshard, and John Bosshard as Tenants in Common, all of La Crosse, Wisconsin; to join the Bosshard Family Control Group, a group acting in concert to acquire voting shares of Bosshard Financial Group, Inc., and thereby indirectly acquire voting shares of One Community Bank, Oregon, Wisconsin, and Farmers State Bank-Hillsboro, Hillsboro, Wisconsin.

Permitted: July 26, 2023

Sac City Limited, Sac City, Iowa—Dierk Halverson, Coon Rapids, Iowa; John Chrystal, Aspen, Colorado; and Steven Spotts, Sac City, Iowa; to acquire additional voting shares of Sac City Limited, and thereby indirectly acquire additional voting shares of Iowa State Bank, Sac City, Iowa, as part of a group acting in concert that includes Timothy O. Lee, Coon Rapids, Iowa.

Permitted: July 28, 2023

**Extensions of Time*****Cleveland***

Genoa Bank, Genoa, Ohio—extension to January 28, 2024, (1) to establish a branch at 1701 West State Street, Fremont, Ohio, and (2) to exceed its investment in bank premises.

Granted: July 24, 2023

**Membership**

### ***Dallas***

TXN Bank, National Association, Hondo, Texas—to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank.

Approved: July 27, 2023

### ***Philadelphia***

Citizens & Northern Bank, Wellsboro, Pennsylvania—to become a member of the Federal Reserve System.

Approved: July 28, 2023

### ***St. Louis***

Bank of Winona, Winona, Mississippi—to become a member of the Federal Reserve System.

Approved: July 27, 2023

## **Savings and Loan Holding Companies**

### ***General Counsel***

SR Bancorp, Inc. (SR Bancorp), Bound Brook, New Jersey—waiver of application to become a savings and loan holding company by acquiring Somerset Bank (Bank), Bound Brook, New Jersey, a state savings association, upon Bank's conversion from mutual to stock form. \*

Granted: July 14, 2023

\*Addition

### ***New York***

SR Bancorp, Bound Brook, New Jersey—prior approval to engage in extending credit and servicing loans. \*

Approved: July 18, 2023

\*Addition

## **Supervision and Regulation**

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

JPMorgan Chase & Co., New York, New York—to make capital distributions in the second, third, and fourth quarters of 2023 after the occurrence of an event requiring resubmission of its capital plan.

Approved: July 27, 2023

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending July 29, 2023**

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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>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 29, 2023**

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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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**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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending July 29, 2023**

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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 July 29, 2023**

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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: 4**

**Federal Reserve Bank of Cleveland**

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending July 29, 2023**

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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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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending July 29, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Gulf Atlantic Financial Corporation	* 3A1	Gulf Atlantic Financial Corporation, Key West, Florida, to become a bank holding company by acquiring outstanding shares of Gulf Atlantic Bank, Key West, Florida.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
OXFORD BANK CORPORATION	Change in Bank Control	Richard Kenneth Thompson Revocable Living Trust, Clinton Township, Michigan, Richard K. Thompson, Sterling Heights, Michigan as trustee; Richard K. Thompson Irrevocable Trust 2022, Troy, Michigan, Thomas Hinsberg, Rochester, Michigan as trustee; OJT Irrevocable Trust, Troy, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee; The Restatement of the Thomas Hinsberg Revocable Living Trust, Rochester, Michigan, Thomas Hinsberg as trustee, Rochester, Michigan; Robert Clemente Children's Trust, West Bloomfield, Michigan, Robert Clemente, West Bloomfield, Michigan as trustee to retain voting shares of Oxford Bank Corporation and thereby indirectly retain voting shares of Oxford Bank, both of Oxford, Michigan.	Newspaper: Federal Register:	Not available Not available
TERRE HAUTE SAVINGS MHC, INC.	* 3A3	Terre Haute Savings MHC, Inc., Terre Haute, Indiana to acquire First Savings Bank, Danville, Illinois.	Newspaper: Federal Register:	08/17/2023 Not available

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**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
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending July 29, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CS BANK	Membership	CS Bank, Eureka Springs, Arkansas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 8**

**Federal Reserve Bank of St. Louis**

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192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	01/29/2023	10/24/2022	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending July 29, 2023**

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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, WISCONSIN	09/12/2022	04/11/2022	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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
Cosperity Bancorp, Inc.	* 3A1	Cosperity Bancorp, Inc., Lee's Summit, Missouri, (in formation) to become a mutual bank holding company through the acquisition of First Federal Bank of Kansas City, Lee's Summit, Missouri, upon the conversion of First Federal Bank of Kansas City from mutual to stock form.	Newspaper: Federal Register:	Not available 08/21/2023
FARMERS BANCSHARES, INC.	Change in Bank Control	Sharon Meek, Rogers, Arkansas, to retain voting shares of Farmers Bancshares, Inc., and thereby indirectly retain voting shares of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper: Federal Register:	Not available 07/27/2023

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**District: 10**

**Federal Reserve Bank of Kansas City**

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285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending July 29, 2023**

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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: 11**

**Federal Reserve Bank of Dallas**

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262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
380458	TEXAS RGNL BK, HARLINGEN, TEXAS	01/08/2023	08/15/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	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 July 29, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BIG POPPY HOLDINGS, INC.	* 3A3	Big Poppy Holdings, Inc. to acquire additional shares of Summit State Bank, both of Santa Rosa, California,	Newspaper: Federal Register:	Not available 08/21/2023

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\* Subject to the provisions of the Community Reinvestment Act

**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>
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	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