



FEDERAL RESERVE RELEASE

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

No. 45 Week ending November 11, 2023

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Eastern Michigan Bank, Croswell, Michigan—to establish a branch at 355 South Parker Street, Marine City, Michigan.

Approved: November 8, 2023

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 494 Highway 71W, Bastrop, Texas.

Approved: November 10, 2023

Frost Bank, San Antonio, Texas—to establish a branch at 8915 North Sam Houston Parkway West, Houston, Texas.

Approved: November 8, 2023

St. Louis

FNB Oxford Bank, Oxford, Mississippi—to establish a branch at 400 Main Street, Water Valley, Mississippi.

Approved: November 10, 2023

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 1200 Grand Boulevard, Kansas City, Missouri.

Approved: November 6, 2023

Bank Holding Companies

Director, S&R

Midwest Regional Bancorp, Inc. (Bancorp), Festus, Missouri, and Bancorp's President/CEO—relief from certain commitments.

Granted: November 9, 2023

General Counsel

FirstSun Capital Bancorp, Denver, Colorado—FirstSun Capital Bancorp, Denver, Colorado—waiver of application to acquire SFB Main Office Relo Interim Bank, National Association (Interim Bank), Dallas, Texas, as a wholly owned subsidiary and to merge Interim Bank with and into Sunflower Bank, National Association, Denver, Colorado, to enable the relocation of Sunflower Bank's main office from Denver to Dallas. *

Granted: October 30, 2023

*Addition

Westbrand, Inc., Minot, North Dakota—waiver of application to acquire Lismore Financial Services, Inc., and thereby indirectly acquire State Bank of Lismore (SBL), both of Lismore, Minnesota, in connection with the merger of SBL with and into First Western Bank & Trust, Minot, North Dakota.

Granted: November 6, 2023

Kansas City

Savile Capital Group LLC, Sheridan, Wyoming—to become a bank holding company by acquiring Farmers State Bankshares, Inc., and thereby indirectly acquiring Wyoming Bank & Trust, both of Cheyenne, Wyoming.

Withdrawn: November 6, 2023

Bank Mergers

Secretary

First Western Bank and Trust, Minot, North Dakota—to merge with State Bank of Lismore, Lismore, Minnesota (SBL), and thereby establish a branch at the main office of SBL.

Approved: November 6, 2023

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make two public welfare investments.

Approved: November 8, 2023

San Francisco

East West Bank, Pasadena, California—to make two public welfare investments.

Approved: November 10, 2023

Change in Bank Control

St. Louis

Legacy BancShares, Inc., Springdale, Arkansas—Gary C. George LNB Trust, Gary C. George, as trustee, Robin Ann George LNB Trust, Robin Ann George, as trustee, and others, as part of a family control group acting in concert to acquire voting shares of Legacy BancShares, Inc., and thereby indirectly acquire voting shares of Legacy National Bank, Springdale, Arkansas.

Permitted: November 7, 2023

Regulations and Policies

Secretary

Regulation Z (Truth in Lending)—final interagency determination of the 2024 threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages.

Approved: November 6, 2023

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing)—final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit and lease transactions in 2024.

Approved: November 6, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUTUAL BANCORP	* 3A3 * 3A5	Application submitted by Mutual Bancorp, a Massachusetts mutual holding company headquartered in Hyannis, Massachusetts, in connection with (a) the proposed merger of Fidelity Mutual Holding Company ("Fidelity MHC"), a Massachusetts mutual holding company headquartered Leominster, Massachusetts, with and into Mutual Bancorp, with Mutual Bancorp as the surviving entity, and thereby acquire, Life Design Holding Company ("LDHC"), a Massachusetts corporation and wholly-owned subsidiary of Fidelity MHC, and (b) immediately thereafter, merge LDHC with and into Mutual Bancorp, with Mutual Bancorp as the surviving entity.	Newspaper: Federal Register:	Not available 12/04/2023

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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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
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	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 November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank
2736451	NEW PEOPLES BK, HONAKER, VIRGINIA	12/11/2022	08/01/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
Cooperativa de Ahorro y Credito Elga, Ltda.	Rep Office	Application by Cooperativa de Ahorro y Credito ELGA, Ltda, Tegucigalpa, Honduras, to establish an International Representative Office in North Miami, Florida, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper: Federal Register:	11/30/2022 Not applicable

District: 6

Federal Reserve Bank of Atlanta

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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
2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE ASSOCIATES, INC.	Change in Bank Control	Notice by the Orville A. Rehder 2nd Revocable Living Trust, with Orville A. Rehder as trustee; Jeffrey A. Rehder; and Steve C. Rehder, all of Hawarden, Iowa, as a group acting in concert, to acquire voting shares of First State Associates, Inc., Hawarden, Iowa, and thereby indirectly acquire voting shares of Rivers Edge Bank, Marion, South Dakota.	Newspaper: Federal Register:	Not available 11/20/2023
NORTHERN TRUST COMPANY, THE	* Branch (Domestic)	The Northern Trust Company, Chicago, Illinois to establish a branch located at 390 Park Avenue, New York, NY 10022.	Newspaper: Federal Register:	Not available Not applicable
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by George Bley, II & Michelle Bley, both of Palm Harbor, Florida, and Jan E. Rhode, Springfield, Illinois, with the Bley Family Control Group, a group acting in concert, to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available 10/27/2023
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew L. & Tina Prather, Petersburg, IL, individually, Elizabeth A. Prather, Virginia, IL, individually, and Laura J. Prather, Creve Coeur, MO, individually and as trustee of the Laura J. Prather Trust, and all acting in concert with the Prather Family Control Group for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Nancy Bley Cowen, Bearston, Illinois, to retain voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois.	Newspaper: Federal Register:	Not available Not available
TREYNOR BANCSHARES, INC.	* 3A3	Treynor Bancshares, Inc., Treynor, Iowa, to acquire common shares of TS Contrarian Bancshares, Inc., Treynor, Iowa, and thereby indirectly acquire voting shares of Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois. In addition, the Joshua Guttai Generational Irrevocable Trust and the Heidi A. Guttai Generational Irrevocable Trust intend to apply to the Federal Reserve board to each acquire 10 percent of more of common shares of Treynor Bancshares, Treynor, Iowa, and thereby indirectly acquire voting shares of TS Bank, Treynor, Iowa. . Simultaneously with the previously described share purchases of TS Contrarian Bancshares, Inc., TS Contrarian Bancshares, Inc. will be merged into Treynor Bancshares, Inc. with Treynor Bancshares, Inc. being the survivor, and thereby indirectly acquire Bank of Tioga, Tioga, North Dakota, and First National Bank and Trust Company, Clinton, Illinois.	Newspaper: Federal Register:	Not available 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
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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

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 November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
2785646	OLD MO BK, SPRINGFIELD, MISSOURI	06/03/2023	03/06/2023	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023	06/05/2023	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 November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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 November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to Newspaper: acquire up to 6.83 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLINT HILLS BANCSHARES, INC.	Change in Bank Control	The Bruce L. Trimble Irrevocable Trust F/B/O Morgan Trimble (Morgan Trimble, Trustee), to acquire voting shares and thereby control Flint Hills Bancshares, Inc. (the Company), and thereby indirectly acquire voting shares of The Citizens State Bank, both of Gridley, Kansas, and to join the Trimble Family Group, a group acting in concert. In addition, Bruce L. Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Cynthia Renee Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Tanner Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Morgan Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, to retain voting shares of the Company and to join the Trimble Family Group. Bruce L. Trimble, the sole trustee of these subshare trusts, was previously approved by the Reserve Bank to control the company and as a member of the Trimble Family Group. In addition, Randall L. Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Walker Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, Kennedy Trimble, Subshare of the Ival L. Trimble 12/9/97 Irrevocable Trust, to retain voting shares of the Company and to join the Trimble Family Group. Randall L. Trimble, the sole trustee of these subshare trusts, was previously approved by the Reserve Bank to control the company and as a member of the Trimble Family Group. Also, Cynthia Renee Trimble Revocable Living Trust for Closely Held Stock Dated January 30, 2019 (Cynthia Trimble, Trustee) to retain voting	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
		shares of the Company and to join the Trimble Family Group.		
HENDERSON STATE COMPANY	Change in Bank Control	Jeanette Postier and Stephen Postier, both of York, Nebraska, to become members of the Postier Family Group, and to retain and acquire voting shares of Henderson State Company, and thereby indirectly acquire voting shares of Henderson State Bank, all of Henderson, Nebraska.	Newspaper: Federal Register:	Not available Not available
REPUBLIC FINANCIAL CORPORATION	Change in Bank Control	Randall J. Blue, Sedalia, Colorado; Kipton J. Blue, Leawood, Kansas; and Karl R. Swartz, Wichita, Kansas; to become co-trustees of the V. Jerry Blue Master Trust, the Republic Financial Trust 1, and the Republic Financial Trust 2, all of Wichita, Kansas; and create the Guenthner/Swartz/Blue Control Group, a group acting in concert. In addition, Karl R. Swartz to become co-trustee of the V. Jerry Blue Irrevocable Grandchildren's GST Trust, the Justin R. Blue Share of Grandchildren's Irrevocable GST Trust, the V. Gerry Blue Grandchildren's Exempt GST Trust, the Randall J. Blue Share of V. Jerry Blue Insurance Trust No. 1, the Kipton R. Blue Share of V. Jerry Blue Insurance Trust No. 1, the Justin R. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Zachary W. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Taylor B. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Adam S. Blue Share of V. Jerry Blue Insurance Trust No. 2, the Benjamin J. Blue Share of V. Jerry Blue Insurance Trust No. 2, and the Amanda L. Blue Share of V. Jerry Blue Insurance Trust No. 2, all of Wichita, Kansas.	Newspaper: Federal Register:	Not available Not available

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District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
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
990352	UNITED B&TC, MARYSVILLE, KANSAS	01/23/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NEW MEXICO FINANCIAL CORPORATION	Listed DeNovo	First New Mexico Financial Corporation, Deming, New Mexico, engaged in extending credit and servicing loans through its wholly-owned subsidiaries, ArmsLength, LLC, and Five Seven Five, LLC, both of Deming, New Mexico, pursuant to Section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 7460 North State Hwy 161, Irving, Texas 75039	Newspaper: Federal Register:	Not available Not applicable
SANGER BANCSHARES, INC.	Change in Bank Control	Notice filed by Margaret Long, Montague, Texas, to retain voting shares of Sanger Bancshares, Inc., and indirectly Sanger Bank, both of Sanger, Texas.	Newspaper: Federal Register:	Not available Not available
SUSSER BANK	* Branch (Domestic)	Susser Bank, Dallas, Texas to establish a branch at 901 MoPac Expressway South, Austin Texas 78746	Newspaper: Federal Register:	11/22/2023 Not applicable
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas to establish a branch at t 4389 East US Highway 83, Rio Grande City, Texas 78582	Newspaper: Federal Register:	11/24/2023 Not applicable

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District: 11

Federal Reserve Bank of Dallas

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	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, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
PCB Financial, Inc.	* 3A1	PCB Financial, Inc., Costa Mesa, California, to become a bank holding company by acquiring Northern California Bancorp, Inc. and its wholly owned bank subsidiary, Monterey County Bank, both of Monterey, California.	Newspaper:	12/09/2023
			Federal Register:	12/18/2023
RESONA BANK, LTD.	Rep Office	Resona Bank, Osaka, Japan, to establish a representative office in Los Angeles, California, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

* 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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act