



FEDERAL RESERVE RELEASE

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

No. 7 Week ending February 17, 2024

## Board Actions

### Reserve Bank Operations

Federal Reserve Bank Directors—appointment of (1) a Class C director for the Kansas City Reserve Bank and (2) a director for the Los Angeles Branch of the San Francisco Reserve Bank.

Approved: February 12, 2024

## **Actions Under Delegated Authority**

### **Bank Branches, Domestic**

#### ***Richmond***

Bank of the James, Lynchburg, Virginia—to establish a branch at 2773-B Rockfish Valley Highway, Nellysford, Virginia.

Approved: February 14, 2024

#### ***San Francisco***

Pacific Premier Bank, Irvine, California—to establish a branch at 111 SW Columbia Street, Portland, Oregon.

Approved: February 13, 2024

### **Bank Holding Companies**

#### ***Cleveland***

KFB Holdings, Inc, Ashland, Kentucky—to become a bank holding company by acquiring Kentucky Farmers Bank Corporation, Ashland, Kentucky.

Approved: February 16, 2024

#### ***Dallas***

TEB Trust and TEB Middle Holdings, LLC, both of Fort Worth, Texas—to become bank holding companies by acquiring shares of Texas Exchange Bank, Crowley, Texas.

Approved: February 16, 2024

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

Sumitomo Mitsui Financial Group, Inc., and Sumitomo Mitsui Banking Corporation, both of Tokyo, Japan—relief from certain commitments.

Granted: February 14, 2024

#### ***Kansas City***

Bern Bancshares, Inc., Bern, Kansas—to acquire voting shares of UBT Bancshares, Inc., and thereby indirectly acquire United Bank & Trust, both of Marysville, Kansas.

Approved: February 16, 2024

### **Banks, State Member**

#### ***New York***

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: February 12, 2024

### **Change in Bank Control**

#### ***Kansas City***

CCSB Financial Corp., Liberty, Missouri—Park G.P., Inc., North Kansas City, Missouri, and David Leland Johnson and Sandra Lee Castetter, Kansas City, Missouri, to become members of the Johnson Castetter Family Group, a group acting in concert, to retain voting shares of CCSB Financial Corp. and thereby indirectly retain voting shares of Clay County Savings Bank, Liberty, Missouri.

Permitted: February 16, 2024

N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma—Charles Garrett, Tulsa, Oklahoma, as investment adviser to the NBC Bancshares Subtrust of the Drummond Family Trust dated October 1, 2021, to become a member of the Drummond Family group, a group acting in concert, to retain voting shares of N.B.C. Bancshares in Pawhuska, Inc., and thereby indirectly retain voting shares of Blue Sky Bank, Pawhuska, Oklahoma.

Permitted: February 15, 2024

### **St. Louis**

Buffalo Bancshares, Inc., Buffalo, Oklahoma—Rondal L. Wright Irrevocable Grantor Trust, R. Brent Wright, individually and as trustee, both of Glasgow, Kentucky, to acquire voting shares of Buffalo Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Buffalo, Buffalo, Kentucky.

Returned: February 12, 2024

Cornerstone Bancshares, Inc., Lebanon, Missouri—Christy Jones, Kevin Jones, and the Franklin D. & Donna L. Lewis Trust dated June 21, 2004, Franklin D. Lewis and Donna L. Lewis as co-trustees, all of Marshfield, Missouri, and more, as a group acting in concert, to retain voting shares of Cornerstone Bancshares, Inc., and thereby indirectly retain voting shares of Heritage Bank of the Ozarks, Lebanon, Missouri.

Permitted: February 13, 2024

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 17, 2024**

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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 February 17, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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**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

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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 February 17, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	Change in Bank Control	Castle Creek Capital Partners VIII, LP, San Diego, California, to acquire voting shares of Blue Ridge Bankshares, Inc., of Charlottesville, VA, and thereby indirectly acquire voting shares of Blue Ridge Bank, National Association, of Martinsville, VA.	Newspaper: Federal Register:	Not available Not available

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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 February 17, 2024**

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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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	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: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending February 17, 2024**

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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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	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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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending February 17, 2024**

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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: 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 February 17, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire control of a newly formed subsidiary, Darlington Interim Bank, New Glarus, Wisconsin. Bancorp of New Glarus, Inc. also intends to acquire control of First National Bank at Darlington, Darlington, Wisconsin, following the merger of Darlington Interim Bank with and into First National Bank at Darlington, with First National Bank at Darlington as the surviving bank.	Newspaper: Federal Register:	Not available Not available
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, 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 and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

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**District: 7**

**Federal Reserve Bank of Chicago**

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643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	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

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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 February 17, 2024**

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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: 8**

**Federal Reserve Bank of St. Louis**

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	01/27/2024	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<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 February 17, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
CFB Mutual Holding Company	* Reorganization * Mid-Tier Formation	CFB Mutual Holding Company and CFB Newspaper: Financial, Inc., both of Cumberland, Wisconsin, to become a mutual savings and loan holding company and a mid-tier stock savings and loan holding company, respectively, by acquiring Cumberland Federal Bank, FSB, Cumberland, Wisconsin, in connection with Cumberland Federal Bank, FSB's conversion from mutual to stock form.	03/15/2024 Federal Register: Not available

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 17, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANCSHARES, INC.	Change in Bank Control	David Esry, Lee's Summit, Missouri; individually, as trustee, general partner, and custodian for minor children, of the The Esry Family Trust, Independence, Missouri; William Esry, Independence, Missouri; Marcie Esry, Sarasota, Florida; and David Esry, Lee's Summit, Missouri, as co-trustees, to join the Esry Family Group, a group acting in concert, to retain voting shares of Blue Ridge Bancshares, Inc., and thereby indirectly retain voting shares of Blue Ridge Bank, both of Independence, Missouri. The Board has previously permitted William Esry, Marcie Esry, and David Esry, all individually to become members of the Esry Family Group.	Newspaper: Federal Register:	Not available 02/26/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 17, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC., ESOP	Change in Bank Control Change in Bank Control	<p>Notice submitted by Jill Castilla, Youssi Farag, and Lisa Trent, all of Edmond, Oklahoma, as trustees of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), Edmond, Oklahoma, to retain their respective ESOP positions and thereby control of the ESOP. The ESOP is a registered bank holding company that controls Citizens Bancshares, Inc., parent of The Citizens Bank of Edmond, both of Edmond, Oklahoma.</p> <p>Jill Castilla, Edmond, Oklahoma; individually and as Trustee of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), to retain voting shares of Citizens Bancshares, Inc. (the "Corporation"), and thereby indirectly acquire voting shares of The Citizens Bank of Edmond, both of Edmond, Oklahoma; and to join Randal K. Granzow as a family group acting in concert that controls 25 percent or more of the Corporation.</p>	Newspaper: Federal Register:	Not available 02/26/2024
FIRSTSUN CAPITAL BANCORP	* 3A3	FirstSun Capital Bancorp, Denver, Colorado, to merge with Homestreet, Inc., and thereby indirectly acquire Homestreet Bank, both of Seattle, Washington.	Newspaper: Federal Register:	Not available 03/27/2024
PANHANDLE BANCSHARES, INC.	* 3A5	Panhandle Bancshares, Inc., Guymon, Oklahoma, to merge with Spearman Bancshares, Inc., Spearman, Texas, and indirectly acquire First National Bank, Spearman, Texas.	Newspaper: Federal Register:	03/16/2024 03/18/2024

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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

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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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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 17, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
THIRD COAST BANK, SSB	* Branch (Domestic)	Third Coast Bank, SSB, Humble, Texas, Newspaper: to establish a branch at 3650 North Major Drive, Suite D, Beaumont, Texas.	02/25/2024 Federal Register: Not applicable

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**District: 11**

**Federal Reserve Bank of Dallas**

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	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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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 17, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, proposes to make a public welfare investment of \$34.02 million in Community Development and Affordable Housing Fund II, LLP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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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