



FEDERAL RESERVE RELEASE

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

No. 13 Week ending March 30, 2024

## Board Actions

### Forms

FR 2018—final Board review to extend without revision the Senior Loan Officer Opinion Survey on Bank Lending Practices.

Approved: March 28, 2024

FR 2064—initial Board review to extend without revision the Recordkeeping Guidance Associated with Changes in Foreign Investments Made Pursuant to Regulation K.

Approved: March 25, 2024

FR 2248—final Board review to extend without revision the Domestic Finance Company Report of Consolidated Assets and Liabilities.

Approved: March 28, 2024

FR 28—final Board review to extend without revision the Applications for Employment with the Board of Governors of the Federal Reserve System (FR 28a, FR 28s, FR 28i, and FR 28c).

Approved: March 28, 2024

FR 2835, FR 2835a—final Board review to extend without revision the Consumer Credit Reports.

Approved: March 28, 2024

FR 3063—final Board review to extend without revision the Government-Administered, General-Use Prepaid Card Survey: Issuer Survey.

Approved: March 28, 2024

FR 3076—final Board review to extend without revision the Board Public Website Usability Surveys.

Approved: March 28, 2024

FR 4029—initial Board review to extend without revision the Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products.

Approved: March 25, 2024

FR K-2—initial Board review to extend without revision the International Applications and Prior Notifications under Subpart B of Regulation K.

Approved: March 25, 2024

FR LL—final Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation LL.

Approved: March 25, 2024

FR Y-6, FR Y-7, FR Y-10, and FR Y-10E—initial Board review to extend with revision the Structure Reporting and Recordkeeping Requirements for Domestic and Foreign Banking Organizations.

Approved: March 25, 2024

FR YY—initial Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation YY.

Approved: March 25, 2024

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## **Actions Under Delegated Authority**

### **Advisory Councils**

#### ***Director, C&CA***

Community Advisory Council—notice that the Board is accepting applications from individuals who wish to be considered for membership on the council.

Approved: March 25, 2024

### **Bank Branches, Domestic**

#### ***Dallas***

The Bank and Trust, SSB, Del Rio, Texas—to establish a branch at 118 West Bandera Road, Boerne, Texas.

Approved: March 27, 2024

#### ***Richmond***

Coastal States Bank, Hilton Head Island, South Carolina—to establish a branch at 1029 Boundary Street, Beaufort, South Carolina.

Approved: March 27, 2024

#### ***Secretary***

SmartBank, Pigeon Forge, Tennessee—to establish a branch at 1940 East Samford Avenue, Auburn, Alabama.

Approved: March 28, 2024

### **Bank Holding Companies**

#### ***Chicago***

Oxford Bank Corporation, Oxford, Michigan—to indirectly acquire an interest in NOX, LLC, Oxford, Michigan, and thereby engage in the nonbanking activity of making and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.

Approved: March 25, 2024

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

Helios Bancorp, Inc., New York, New York—to become a bank holding company by acquiring Alpine Capital Bank, New York, New York.

Approved: March 28, 2024

### **Bank Mergers**

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

OakStar Bank, Springfield, Missouri—to merge with Community First Bank, Kansas City, Kansas, and First Colorado National Bank, Paonia, Colorado, and to retain the acquired facilities as branches.

Approved: March 29, 2024

### **Change in Bank Control**

#### ***Boston***

Guaranty Bancorp, Inc., Woodsville, New Hampshire—the Walter & Carole Young Living Trust, Stephen U. Samaha, as co-trustee, both of Littleton, New Hampshire, and Neil I. Geschwind, as co-trustee, Melville, New York, and the Sarah W. Samaha Revocable Trust, Sarah W. Samaha, as co-trustee, both of Sugar Hill, New Hampshire, and Stephen U. Samaha, as co-trustee; a group acting in concert, to retain voting shares of Guaranty Bancorp, Inc., and thereby indirectly retain voting shares of Woodsville Guaranty Savings Bank, Woodsville, New Hampshire.

Permitted: March 29, 2024

### ***Kansas City***

Ameriwest Corporation, Omaha, Nebraska—Daniel J. Murphy, Elkhorn, Nebraska, to join the Murphy Family Control Group, a group acting in concert, to acquire voting shares of Ameriwest Corporation and thereby indirectly acquire voting shares of First Westroads Bank, Inc., Omaha, Nebraska.

Permitted: March 25, 2024

## **Membership**

### ***Kansas City***

Alva State Bank & Trust Company, Alva, Oklahoma—to become a member of the Federal Reserve System.

Approved: March 25, 2024

## **Supervision and Regulation**

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

Main Index—request by Credit Suisse Holdings (USA), Inc., for a determination regarding certain indexes for purposes of the Board's capital rule.

Approved: March 26, 2024

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 30, 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>
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 30, 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: 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 March 30, 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: 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 March 30, 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 March 30, 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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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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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 30, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TENNESSEE STATE BANK	* Branch (Domestic)	Tennessee State Bank, Pigeon Forge, to establish a branch located at 575 W. Broadway, Newport, Tennessee.	Newspaper: Federal Register:	04/05/2024 Not applicable
VOLUNTEER STATE BANCSHARES, INC.	* 3A5 * 3A3	Volunteer State Bancshares, Inc., Portland, Tennessee, to merge with Fourth Capital Holdings, Inc., and therefore indirectly acquire Fourth Capital Bank, both of Nashville, Tennessee.	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 30, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by Mamie M. Foote Trust No. 1, with Mamie M. Foote as Trustee, of Golden Oak, Florida; Foote Shingleton 2004 Irrevocable Trust fbo Elizabeth Shingleton Glomsrud; Foote Shingleton 2004 Irrevocable Trust fbo Jennifer Shingleton Ewing; Foote Shingleton 2004 Irrevocable Trust, fbo Rebecca Shingleton, each of Sanibel, Florida, with Kenneth Foote as Trustee of each of these trusts, of Brighton, Michigan; The William R. Thomas Trust dated 8/26/20 with William Thomas and Megan Furman as Trustees, both of Ann Arbor, Michigan; and Abigail Thomas King, of Charlotte, North Carolina, as a group acting in concert, to join the Foote Family Control Group to acquire voting shares of First National Bancshares, Inc. and thereby indirectly control First National Bank of America, both of East Lansing, Michigan.	Newspaper: Federal Register:	04/21/2024 Not available
GREENFIELD BANCORPORATIO N, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as co-trustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen , both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 30, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
SmartBiz Bancshares	* 3A1	Billfloat, Inc., dba SmartBiz Loans, San Francisco, California, to become a bank holding company through merging its wholly-owned subsidiary, Caletta Merger Sub, Inc., Wilmington, Delaware, with United Community Bancshares, Inc., Northbrook, Illinois, and thereby indirectly acquiring control of Centrust Bank, N.A., Northbrook, Illinois. Following that merger, United Community Bancshares would merge with SmartBiz, with United Community Bancshares surviving. United Community Bancshares would then be renamed SmartBiz Bancshares, Inc., and Centrust Bank, N.A. would be renamed SmartBiz Bank, N.A.	Newspaper: Federal Register:	Not available 04/12/2024
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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\* Subject to the provisions of the Community Reinvestment Act

**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
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 30, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF SALEM	* 18C * Branch (Domestic)	Bank of Salem, Salem, Arkansas, to merge with Security Bank, Stephens, Arkansas, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	04/29/2024 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**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
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023 06/05/2023 S Int Small Bank

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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 March 30, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CATTAIL BANCSHARES, INC.	Change in Bank Control	Keith Markwardt, Buffalo, Minnesota, and Daniel Spiller, Minneapolis, Minnesota, to be added as trustees of the Ella Elizabeth Meyerson 2008 Irrevocable GST Trust dated December 22, 2008, Atwater, Minnesota, which is a member of the Meyerson Family Control Group, a group acting in concert, to acquire voting shares of Cattail Bancshares, Inc., Atwater, Minnesota, and thereby indirectly acquire voting shares of Harvest Bank, Kimball, Minnesota, and Citizens State Bank of Waverly, Inc., Waverly, Minnesota.	Newspaper: Federal Register:	Not available Not available

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 30, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ALVA STATE BANK & TRUST COMPANY	Membership	Alva State Bank & Trust Company, Alva, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
CITIZENSADA FINANCIAL CORPORATION	Change in Bank Control	Karen C. Smith, Ada, Oklahoma, to retain voting shares of CitizensAda Financial Corporation, and thereby indirectly retain voting shares of Citizens Bank of Ada, both of Ada, Oklahoma, and to join the Smith Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 04/22/2024

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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
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending March 30, 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: 11**

**Federal Reserve Bank of Dallas**

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>
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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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending March 30, 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: 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.

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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