



FEDERAL RESERVE RELEASE

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

No. 19 Week ending May 11, 2024

Board Actions

Change in Bank Control

Peoples Financial Corporation, Biloxi, Mississippi—Stilwell Activist Investments, L.P., Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., together known as The Stilwell Group; Stilwell Value LLC, the general partner of each of the limited partnerships, all of New York, New York; and Joseph D. Stilwell, San Juan, Puerto Rico, as managing member of Stilwell Value LLC, as a group acting in concert, to acquire voting shares of Peoples Financial Corporation, and thereby indirectly acquire voting shares of The Peoples Bank, Biloxi, Mississippi, Biloxi, Mississippi.

Permitted: May 8, 2024

Reserve Bank Operations

Reserve Bank Ethics Rules—enforcement policy.*

Approved: March 25, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

Fall River Five Cents Savings Bank, Fall River, Massachusetts—to establish a branch at 875 State Road, Westport, Massachusetts.

Approved: May 7, 2024

Profile Bank, Rochester, New Hampshire—to establish a branch at 538 Central Avenue, Dover, New Hampshire.

Approved: May 9, 2024

Banks, State Member

San Francisco

East West Bank, Pasadena, California—to make a public welfare investment.

Approved: May 7, 2024

Change in Bank Control

Atlanta

CBS Banc-Corp., Russellville, Alabama—John Gregory Mitchell Batchelor, Russellville, Alabama, and John Bradley Batchelor Reeves, Tuscumbia, Alabama, to become members of the Batchelor Family Control Group, a group acting in concert, to retain voting shares of CBS Banc-Corp. and thereby indirectly retain voting shares of CB&S Bank, Inc., Russellville, Alabama.

Permitted: May 9, 2024

Chicago

Petefish, Skiles Bancshares, Inc., Virginia, Illinois—Andrew Prather and Tina Prather, both of Petersburg, Illinois; Elizabeth A. Prather, Virginia, Illinois; and the Laura J. Prather Trust, Laura J. Prather, trustee, both of Creve Coeur, Missouri, as members of the Prather Family Control Group, a group acting in concert, to retain voting shares of Petefish, Skiles Bancshares, Inc., and thereby indirectly retain voting shares of Petefish, Skiles & Company, Virginia, Illinois, and The First National Bank of Beardstown, Beardstown, Illinois.

Permitted: May 8, 2024

St. Louis

Citizens Bancorp of Hickman, Inc., Hickman, Kentucky—Minor Child A and Minor Child B, Carla Campbell Coffey as custodian, all of Troy, Tennessee; to join the Coffey family control group, a group acting in concert, to retain voting shares of Citizens Bancorp of Hickman, Inc., and thereby indirectly retain voting shares of The Citizens Bank, Hickman, Kentucky.

Permitted: May 10, 2024

Membership

Richmond

United Community Bank, Greenville, South Carolina—to become a member of the Federal Reserve System.

Approved: May 9, 2024

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: May 9, 2024

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: May 9, 2024

Secretary

Regulation CC (Availability of Funds and Collection of Checks)—interagency final rule to make technical amendments to adjust for inflation the dollar amounts relating to the availability of customer funds.

Approved: May 7, 2024

Savings and Loan Holding Companies

Atlanta

Fifth District Bancorp, Inc., New Orleans, Louisiana—to become a savings and loan holding company by acquiring Fifth District Savings Bank, New Orleans, Louisiana, in connection with the conversion of Fifth District Savings Bank from mutual to stock form.

Approved: May 10, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN FINANCIAL GROUP MHC	* 3A3 * 3A5	Application submitted by Hometown Financial Group MHC, Easthampton, Massachusetts and Hometown Financial Group, Inc., Easthampton, Massachusetts (“collectively, “Hometown Financial”), for prior approval of the Board of Governors of the Federal Reserve System (the “Board”), pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, to merge with North Shore Bancorp, Peabody, Massachusetts and thereby indirectly acquire North Shore Bank, Peabody, Massachusetts, which intends to merge with Abington Bank, Abington, Massachusetts, the wholly-owned subsidiary bank of Hometown Financial Group, Inc.	Newspaper: Federal Register:	Not available Not available
NORTH SHORE BANK, A CO-OPERATIVE BANK	* 18C	North Shore Bank, a Co-operative Bank, Peabody, Massachusetts, seeking the approval of the Federal Reserve Bank of Boston to merge with Abington Bank, Abington, Massachusetts, with North Shore Bank as the surviving institution, pursuant to Section 18(c) of the Federal Deposit Insurance Act	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	Premises	Bank of Millbrook, Millbrook, New York, under Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H, to increase its investment in bank premises.	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

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 May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* 18C	Peoples Bank, A Codorus Valley Company, York, PA, to merge with and into Orrstown Bank, Shippensburg, PA, pursuant to Section 18c of the FDI Act.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 May 11, 2024

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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	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 May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- NI = Needs to improve
- SN = Substantial noncompliance

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB Bancorp, Inc.	* 3A1	CCB Bancorp, Inc., Athens, Georgia, to become a bank holding company by acquiring outstanding shares of Classic City Bank, Athens, Georgia.	Newspaper:	06/07/2024
			Federal Register:	06/17/2024

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, the Summers Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Clara Summers Stokes Sukovaty, as beneficiary, the Amelia Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Amelia Stokes, as beneficiary, and a Minor Child's Irrevocable Trust, Union Bank & Trust, as trustee; all of Lincoln, Nebraska; Carol Dianne Thomas and Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; and Dr. Eric Michael Thompson, Chicago, Illinois; a group acting in concert, to form the Duncan Family Control Group to form the Duncan Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available 05/15/2024
BANK IOWA CORPORATION	Change in Bank Control	Notice by J. Bradley Barr, Gold Canyon, Arizona, individually and as trustee of each of the J. Bradley Barr Trust, the Harrison D. Clanton Trust and the Drew M. Clanton Trust, all of Gold Canyon, Arizona; a group acting in concert to form the Barr Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SJS 1993 Irrev Dynasty Trust & 1993 LT Dynasty Trust	* Unitary Formation	The Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and the Scott J. Seligman 1993 Irrevocable Dynasty Trust, both of Sioux Falls, South Dakota; Harry S. Stern, San Francisco, California, as trustee; to register as savings and loan holdings companies and retain shares of Sterling Bancorp, Inc., and thereby retain shares of Sterling Bank and Trust, FSB, both of Southfield, Michigan.	Newspaper: Federal Register:	Not available Not available
THUMB BANK & TRUST	* Branch (Domestic)	Thumb Bank & Trust to establish a branch located at 5536 Main Street, Lexington, Michigan.	Newspaper: Federal Register:	05/10/2024 Not applicable

* 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
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank
695349	TRI-COUNTY BK, BROWN CITY, MICHIGAN	04/06/2024	08/14/2023	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 May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE HOLDING CORPORATION	Change in Bank Control	Notice by Ethel Archer Davis; Frank Archer Davis, Sr., individually and as trustee of the Frank Archer Davis, Jr. Trust, the John Leland Davis Trust, and the Minor Child Trust; William Hull Davis, Jr., individually and as trustee of the William Hull Davis, III Trust, the Grace Ann Davis Trust, the George Newman Davis Trust, and the Samuel McTyeire Davis Trust, all of Corinth, Mississippi, to establish the Davis Family Control Group, a group acting in concert, to retain 10 percent or more of the voting shares of Commerce Holding Corporation, and thereby indirectly retain voting shares of Commerce Bank, both of Corinth, Mississippi	Newspaper: Federal Register:	05/30/2024 05/28/2024
FARMERS STATE HOLDING CORP.	Change in Bank Control	Notice by Thomas Ryan Franks, Thomas Walker Franks, Amanda Jo Holland, and Elizabeth Lane Pilcher, all of Harrisburg, Illinois, to join Thomas William Franks, Marion, Illinois, to establish the Franks Family Control Group, a group acting in concert, to retain 25 percent or more of the shares of Farmers State Holding Corp., Harrisburg, Illinois, and thereby indirectly retain control of Farmers State Bank of Alto Pass, Alto Pass, Illinois.	Newspaper: Federal Register:	06/08/2024 Not available
OAKSTAR BANK	* 18C * Branch (Domestic)	OakStar Bank, Springfield, Missouri, to purchase certain assets and assume certain liabilities of Riverstone Bank, Eagle, Nebraska, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	06/08/2024 Not applicable

* 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
137447	FNB CMNTY BK, VANDALIA, ILLINOIS	11/03/2023	07/24/2023	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

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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

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 May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Four States Bancshares, Inc.	* 3A1	Four States Bancshares, Inc., Carthage, Missouri, to become a bank holding company through the acquisition of Four States Bank, Carthage, Missouri, a bank in formation.	Newspaper: Federal Register:	05/25/2024 05/23/2024
One America Bancorp, Inc.	* 3A1	One America Bancorp, Inc., Dallas, Texas, to become a bank holding company through the acquisition of The Hopeton State Bank, Hopeton, Oklahoma.	Newspaper: Federal Register:	Not available 06/20/2024
STOCKTON BANCSHARES, INC.	* 3A3 * 3A5	Stockton Bancshares, Inc., Stockton, Kansas, to merge with Coffeyville Bancorp, Inc., Coffeyville, Kansas, and thereby indirectly acquire Community State Bank, Coffeyville, Kansas.	Newspaper: Federal Register:	Not available 05/28/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 7101 E. William Cannon Drive, Austin, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 May 11, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES, INC.	Change in Bank Control	Change in Bank Control Notice filed by Krystal Burge, Kingman, Arizona, individually; Everett Burge, Kingman, Arizona, individually; The Burge Living Trust Dated September 28, 1994, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Amber Kay Burge, Kingman, Arizona; Chad Everett Burge, Prescott, Arizona; Everett Burge Dynasty Trust, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Aaron Dean Dynasty, LLC, Krystal Burge and Everett Burge, Managing Directors, Kingman, Arizona; Tiffany Rae Zee Burge or Tiffany Oder, Paradise Valley, Arizona; Mark Peterson, Paradise Valley, Arizona, individually; Kara Peterson, Paradise Valley, Arizona, individually; The M & K Peterson Living Trust Dated November 17, 1998 and Any Amendments Thereto, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; and The Kara Peterson Dynasty Trust, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; together, the Burge-Peterson Family Control Group, a group acting in concert; to acquire additional voting shares of Community Bancshares, Inc., and thereby indirectly acquire voting shares of Mission Bank, both of Kingman, Arizona.	Newspaper: Federal Register:	Not available 05/14/2024

* 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
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act