



FEDERAL RESERVE RELEASE

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

No. 22 Week ending June 1, 2024



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Lake City Bank, Warsaw, Indiana—to establish a branch at 1361 South Rangelin Road, Carmel, Indiana.
Approved: May 29, 2024

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 7101 East William Cannon Drive, Austin, Texas.
Approved: May 30, 2024

Texas Regional Bank, Harlingen, Texas—to establish a branch at 4389 East US Highway 83, Rio Grande City, Texas.
Approved: May 30, 2024

Richmond

John Marshall Bank, Reston, Virginia—to establish a branch at 540 Fort Evans Road, Leesburg, Virginia.
Approved: May 31, 2024

Bank Holding Companies

Atlanta

Southern States Bancshares, Inc., Anniston, Alabama—waiver of application to merge with CBB Bancorp, Inc., and thereby indirectly acquire Century Bank of Georgia, both of Cartersville, Georgia, in connection with the merger of Century Bank of Georgia with and into Southern States Bank, Anniston, Alabama.
Granted: May 31, 2024

Kansas City

Stockton Bancshares, Inc., Stockton, Kansas—to merge with Coffeyville Bancorp, Inc., Coffeyville, Kansas, and thereby indirectly acquire Community State Bank, Coffeyville, Kansas.
Approved: May 31, 2024

Banks, Foreign

General Counsel

CACEIS Bank, Montrouge, France—request to consummate a foreign merger prior to submitting an application to establish a U.S. representative office that CACEIS Bank would assume through the merger.
Approved: May 30, 2024

Change in Bank Control

Chicago

First National Bancshares, Inc., East Lansing, Michigan—Mamie M. Foote Trust No. 1, Mamie M. Foote as trustee, both of Golden Oak, Florida; Foote Shingleton 2004 Irrevocable Trust fbo Elizabeth Shingleton Glomsrud, Foote Shingleton 2004 Irrevocable Trust fbo Jennifer Shingleton Ewing, and Foote Shingleton 2004 Irrevocable Trust, fbo Rebecca Shingleton, all of Sanibel, Florida, and Kenneth Foote, Brighton, Michigan, as trustee of each of these trusts; The William R. Thomas Trust dated 8/26/20, William Thomas and Megan Furman as trustees, all of Ann Arbor, Michigan; and Abigail Thomas King, Charlotte, North Carolina, to join the Foote Family Control Group, a group acting in concert, to acquire voting shares of First National Bancshares, Inc., and thereby indirectly control First National Bank of America, East Lansing, Michigan.*

Permitted: May 23, 2024

*Addition

Mauston Bancorp, Inc., La Crosse, Wisconsin—The William H. Bosshard Family GST Trust, LaCrosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, and Joseph W. Bosshard, Boulder, Colorado, as co-trustees, to join the Bosshard Family Group, a group acting in concert, to acquire voting shares of Mauston Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Mauston, Mauston, Wisconsin.

Permitted: May 30, 2024

Kansas City

Vast Holdings, Inc., Tulsa, Oklahoma—Robert Gregory Kidd, Crystal Bay, Nevada, to acquire voting shares of Vast Holdings, Inc., and thereby indirectly acquire voting shares of Vast Bank, Tulsa, Oklahoma.

Permitted: May 28, 2024

Minneapolis

Clayton Bankshares, Inc., La Crosse, Wisconsin—The William H. Bosshard Family GST Trust dated December 12, 2023, La Crosse, Wisconsin, Andrew R. Bosshard, La Crosse, Wisconsin, and Joseph W. Bosshard, Boulder, Colorado, as co-trustees, to join the Bosshard Family Group, a group acting in concert, to acquire voting shares of Clayton Bankshares, Inc., and thereby indirectly acquire voting shares of Citizens State Bank—La Crosse, La Crosse, Wisconsin. Co-trustee Andrew R. Bosshard was previously permitted by the Federal Reserve System to join the Bosshard Family Group with regard to control of the voting shares of Clayton Bankshares, Inc., and Citizens State Bank—La Crosse in the capacity as trust protector of the Bosshard Bank Trust.

Permitted: May 31, 2024

North Shore Financial Corporation, Duluth, Minnesota—Frederick C. Lewis II, Duluth, Minnesota, to retain voting shares of North Shore Financial Corporation and thereby indirectly retain voting shares of North Shore Bank of Commerce, Duluth, Minnesota.

Permitted: May 30, 2024

San Francisco

GBank Financial Holdings Inc., Las Vegas, Nevada—Alfred Lee Finley and Susan N. Finley, Fort Worth, Texas, to retain and acquire additional voting shares of GBank Financial Holdings Inc. and thereby indirectly acquire shares of GBank, Las Vegas, Nevada. In addition, ALF Operating Partners, Fort Worth, Texas, Alfred Lee Finley, Partner, to join the Finley Family Group, a group acting in concert, to retain voting shares of GBank Financial Holdings Inc. and thereby indirectly retain shares of GBank, Las Vegas, Nevada.

Permitted: May 31, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTH SHORE BANK, A CO-OPERATIVE BANK	* 18C * Branch (Domestic)	Application submitted by North Shore Bank, a Co-operative Bank, Peabody, Massachusetts ("Applicant"), for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), to merge with and into Abington Bank, Abington, Massachusetts ("Target"), pursuant to Section 18(c) of the Federal Deposit Insurance Act, whereby Applicant will be the resulting institution, and incident thereto, to establish full-service branch offices at the locations of the former Target, pursuant to Section 9 of the Federal Reserve 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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 1, 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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BANK	* 18C *Branch (Domestic)	First Bank, Strasburg, Virginia, to merge with Touchstone Bank, McKenney, Virginia, pursuant to Section 18c of the Federal Deposit Insurance Act and to establish branches pursuant to Section 9 of the Federal Reserve Act.	Newspaper: 06/24/2024 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

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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- S = Satisfactory
- NI = Needs to improve
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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
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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make a public welfare investment pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ARBOR BANCORP, INC.	Change in Bank Control	Notice by William C. Martin 2024 Grantor Retained Annuity Trust, with William C. Martin as trustee, both of Ann Arbor, Michigan, to join the Martin Family Control Group and acquire voting shares of Arbor Bancorp, Inc. and indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not available
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

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
GREENFIELD BANCORPORATION, 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:	03/20/2024 03/19/2024
LAKE CITY BANK	* Branch (Domestic)	Lake City Bank, Warsaw, Indiana to establish a branch located at 1361 South Rangeline Road, Carmel, Indiana, pursuant to section 208.6 of Regulation H and section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	05/12/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 06/07/2024
WESTERN ILLINOIS BANCSHARES, INC.	* 3A5	Western Illinois Bancshares, Inc., Monmouth, Illinois to merge with Main Street Bancorp, Inc., Princeville, Illinois and thereby indirectly acquire Princeville State Bank, Princeville, Illinois.	Newspaper: Federal Register:	06/28/2024 Not available

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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
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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility located at 15892 S. Ridgeview Road, Olathe, Kansas.	Newspaper: Federal Register:	06/13/2024 Not applicable
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility located at 9505 Ambassador Street, Lenexa, Kansas.	Newspaper: Federal Register:	06/13/2024 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	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL HOLDING COMPANY	Change in Bank Control	The Jill M. Frei Family Trust, Dakota Dunes, South Dakota; to join the Frei Family Group, a group acting in concert, to retain voting shares of Commercial Holding Company, and thereby indirectly retain voting shares of Commercial State Bank of Wagner, both of Wagner, South Dakota. Michael L. Frei, the investment director of the Jill M. Frei Family Trust, was previously approved to control the voting shares held by the trust.	Newspaper: Federal Register:	Not available 06/10/2024

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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
West 4 Bancshares, Inc.	* 3A1	West 4 Bancshares, Inc., Healy, Kansas, to become a bank holding company through the acquisition of First State Bank, Healy, Kansas.	Newspaper: Federal Register:	Not available 07/01/2024

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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 June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNFLOWER BANK, NATIONAL ASSOCIATION	* 18C * Branch (Domestic)	Sunflower Bank, National Association, Dallas, Texas, upon conversion to a Texas state-chartered bank and retention of membership in the Federal Reserve System, to merge with HomeStreet Bank, Seattle, Washington, and to establish branches at the locations of HomeStreet Bank's main office and branches.	Newspaper: Federal Register:	Not available 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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 1, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
PACIFIC PREMIER BANK	Public Welfare Investment	Pacific Premier Bank, Irvine, California, to make a public welfare investment of \$5 million in WNC Institutional Tax Credit Fund X California Series 21, L.P.	Newspaper:	Not applicable
			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
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act