



FEDERAL RESERVE RELEASE

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

No. 46 Week ending November 18, 2023

Board Actions

Bank Holding Companies

LINKBANCORP, Inc., Camp Hill, Pennsylvania—(1) to acquire and merge with Partners Bancorp, Salisbury, Maryland, and thereby indirectly acquire The Bank of Delmarva, Seaford, Delaware, and Virginia Partners Bank, Fredericksburg, Virginia, and (2) to acquire voting shares in a nonbanking company held by Virginia Partners Bank and thereby engage in mortgage banking.

Approved: November 15, 2023

Reserve Bank Operations

Federal Reserve Bank of Philadelphia—appointment of Jeanne Rentezelas as first vice president and chief operating officer. *

Approved: November 2, 2023

*Addition

Federal Reserve Priced Services—2024 private-sector adjustment factor and fee schedules for priced services and electronic access.

Approved: November 17, 2023

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Northstar Bank, Bad Axe, Michigan—to establish a branch at 4145 24th Avenue, Fort Gratiot, Michigan.

Approved: November 13, 2023

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 4720 Williams Drive, Georgetown, Texas.

Approved: November 15, 2023

Philadelphia

The Victory Bank, Limerick, Pennsylvania—to establish a branch at 100 Gibraltar Road, Horsham, Pennsylvania.

Approved: November 16, 2023

St. Louis

Arvest Bank, Fayetteville, Arkansas—to establish a branch at 17421 Chenal Parkway, Little Rock, Arkansas.

Approved: November 17, 2023

First Horizon Bank, Memphis, Tennessee—to establish a branch at 10097 Katy Freeway, Houston, Texas.

Approved: November 13, 2023

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 701 East Douglas Avenue, Wichita, Kansas.

Approved: November 15, 2023

Bank Holding Companies

San Francisco

PCB Financial, Inc., Costa Mesa, California—to become a bank holding company by acquiring Northern California Bancorp, Inc., and its subsidiary, Monterey County Bank, both of Monterey, California.

Returned: November 16, 2023

Bank Mergers

Chicago

CBI Bank & Trust, Muscatine, Iowa—to purchase certain assets and assume certain liabilities of Farmers Merchants Bank of Illinois, Joy, Illinois, and thereby establish a branch at 101 West Main Street, Joy, Illinois.

Approved: November 17, 2023

St. Louis

Union Bank, Mena, Arkansas—to merge with First National Bank at Paris, Paris, Arkansas, and retain the acquired facilities as branches.

Approved: November 14, 2023

Banks, State Member

New York

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

Approved: November 13, 2023

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: November 17, 2023

Change in Bank Control

Kansas City

Midwest Banco Corporation, Cozad, Nebraska—Jeffrey Alan Svajgr, Omaha, Nebraska, to join the Olson/Svajgr Family Group, a group acting in concert, to acquire voting shares of Midwest Banco Corporation and thereby indirectly acquire voting shares of Waypoint Bank, Cozad, Nebraska.

Permitted: November 13, 2023

Regulations and Policies

General Counsel

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

Approved: November 13, 2023

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

Approved: November 13, 2023

Secretary

Rules Regarding Delegation of Authority—final rule and correcting amendments. *

Approved: November 3, 2023

*Addition

Savings and Loan Holding Companies

Richmond

Oconee Federal, MHC, and Oconee Federal Financial Corp., both of Seneca, South Carolina—to acquire control of Mutual Savings Bank, F.A., Hartsville, South Carolina.

Approved: November 14, 2023

Supervision and Regulation

Director, S&R

U.S. Bancorp, Minneapolis, Minnesota—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Granted: November 16, 2023

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Bridgehampton, Newspaper: New York, to establish a branch office to be located at 1407 Broadway, New York, New York.	11/30/2023 Federal Register: 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 November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NEXTIER	* 3A5	Application by Nextier, Inc., Kittanning, Pennsylvania, to acquire Mars Bancorp, Inc., Mars, Pennsylvania, and thereby acquire control of Mars Bank, Mars, Pennsylvania, through the merger with and into NexTier Bank, N.A., Kittanning, Pennsylvania, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: 12/20/2023
INCORPORATED	* 3A3		Federal Register: 12/26/2023

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON FINANCIAL GROUP, INC.	Change in Bank Control	Notice by JFG Control, LP, a proposed qualified family partnership, the general partner of which is IPJ 2012 JFG Trust, Helen P. Johnson-Leipold, trustee, all of Racine, Wisconsin to join the Johnson Family Control Group and acquire voting shares of Johnson Financial Group, Inc., thereby indirectly acquiring voting shares of Johnson Bank, both of Racine, Wisconsin.	Newspaper: Federal Register:	Not available 11/24/2023
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
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Gutttau Generational Irrevocable Trust and the Heidi A. Gutttau 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
WHITMORE COMPANY, INC.	Change in Bank Control	Notice by Kenneth F. Whitmore GST Exempt Marital Trust, Lynn Whitmore as trustee, Lynn Whitmore, Scott Whitmore and Cynthia Alvarez all of Clarinda, IA, to join the Whitmore Family Control Group, a group acting in concert, and to retain voting shares of Whitmore Company and thereby indirectly retain voting shares of PCSB Bank, both of Clarinda, IA.	Newspaper: Federal Register:	Not available 11/24/2023

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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 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIETERICH BANK	* Branch (Domestic)	Dieterich Bank, Effingham, Illinois, to establish a branch facility to be located at 101 N. Main Street, Waterloo, Illinois	Newspaper: Federal Register:	11/30/2023 Not applicable
HUTSONVILLE BANC CORP.	Change in Bank Control	Notice by George Ryan Abel, Mount Carmel, Illinois, to join the Gray Family Control Group, a group acting in concert, to acquire voting shares of Hutsonville Banc Corp, and thereby indirectly acquire voting shares of Farmers & Merchants Bank of Hutsonville, both of Hutsonville, Illinois	Newspaper: Federal Register:	12/01/2023 12/05/2023
MIDWEST REGIONAL BANCORP, INC.	Commitment	Midwest Regional Bancorp, Inc., Festus, Missouri, requests relief from long-term debt commitment.	Newspaper: Federal Register:	
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 4330 Saint Michael Drive, Texarkana, Texas	Newspaper: Federal Register:	11/27/2023 Not applicable

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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 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 18, 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 11/29/2023

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
		shares of the Company and to join the Trimble Family Group.		
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 Guenther/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 11/29/2023

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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 18, 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
SANGER BANCSHARES, INC.	Change in Bank Control	Margaret Long, Christine Long and Don Long, Jr., all of Montague, Texas, to form the Long Family Control Group, a group acting in concert, to retain voting shares of Sanger Bancshares, Inc., and thereby indirectly retain voting shares of Sanger Bank, both of Sanger, Texas.	Newspaper: Federal Register:	Not available 11/29/2023

District: 11

Federal Reserve Bank of Dallas

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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
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 18, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL VALLEY COMMUNITY BANCORP	* 3A3 * 3A5	Central Valley Community Bancorp, Fresno, California, to acquire Community West Bancshares, and thereby indirectly acquire Community West Bank N.A., both of Goleta, California, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 12/26/2023
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: Federal Register:	Not available 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