



FEDERAL RESERVE RELEASE

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

No. 26 Week ending June 29, 2024

## Board Actions

### Bank Branches, Domestic

PlainsCapital Bank, University Park, Texas—to establish a branch at 513 West Oak Street, Denton, Texas.

Approved: June 25, 2024

Veritex Community Bank, Dallas, Texas—to establish a branch at 4660 Sweetwater Boulevard, Sugar Land, Texas.

Approved: June 25, 2024

### Enforcement

Silvergate Capital Corporation and Silvergate Bank, both of La Jolla, California—consent order of assessment of a civil money penalty.\*

Approved: June 3, 2024

\*Addition

### Forms

FR 2956—initial Board review to extend with revision the Treasury Securities and Agency Debt and Mortgage-Backed Securities.

Approved: June 25, 2024

FR 4202—final Board review to extend without revision the Recordkeeping Provisions Associated with Stress Testing Guidance.

Approved: June 25, 2024

FR A—final Board review to extend with revision the Reporting Requirements Associated with Emergency Lending Under Section 13(3).

Approved: June 25, 2024

FR B—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Consumer Financial Protection Bureau's Regulation B.

Approved: June 25, 2024

FR F—final Board review to extend without revision the Recordkeeping Requirements Associated with Regulation F.

Approved: June 25, 2024

FR G-1, FR G-2, FR G-3, FR G-4, FR T-4, and FR U-1—final Board review to extend with revision the Margin Credit Reports.

Approved: June 25, 2024

**Regulations and Policies**

Credit Card Plans—annual report to Congress on the profitability of credit card operations of depository institutions.

Approved: June 25, 2024

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Boston*

Fall River Five Cents Savings Bank, Fall River, Massachusetts—to establish a branch at 1060 Centerville Road, Warwick, Rhode Island.

Approved: June 28, 2024

#### *Dallas*

Third Coast Bank, Humble, Texas—to establish a branch at 800 Gessner Road, Houston, Texas.

Approved: June 24, 2024

#### *Philadelphia*

First Citizens Community Bank, Mansfield, Pennsylvania—to establish a branch at 20169 Office Circle, Georgetown, Delaware.

Withdrawn: June 25, 2024

#### *St. Louis*

Citizens Bank & Trust Company, Van Buren, Arkansas—to establish a branch at 120 North Main Street, Mulberry, Arkansas.

Approved: June 25, 2024

### Bank Holding Companies

#### *Chicago*

EWSB Bancorp, Inc. (a newly formed Maryland corporation), Kaukauna, Wisconsin—to become a bank holding company by acquiring East Wisconsin Savings Bank, upon the conversion of Wisconsin Mutual Bancorp, MHC, from mutual to stock form, both of Kaukauna, Wisconsin.

Approved: June 28, 2024

#### *Dallas*

Unifi Financial, Inc., San Antonio, Texas—to become a bank holding company by acquiring Stockmens National Bank in Cotulla, Cotulla, Texas.

Withdrawn: June 28, 2024

#### *Richmond*

First National Corporation, Strasburg, Virginia—waiver of application to acquire Touchstone Bankshares, Inc., Prince George, Virginia, and thereby indirectly acquire Touchstone Bank, McKenney, Virginia, in connection with the merger of Touchstone Bank with and into First Bank, Strasburg, Virginia.

Granted: June 27, 2024

### Bank Mergers

#### *Richmond*

First Bank, Strasburg, Virginia—to merge with Touchstone Bank, McKenney, Virginia, and thereby establish branches.

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Approved: June 27, 2024

## **Banks, State Member**

### **Chicago**

Ally Bank, Sandy, Utah—to make two public welfare investments.

Approved: June 24, 2024

## **Change in Bank Control**

### **Atlanta**

OptimumBank Holdings, Inc., Fort Lauderdale, Florida—Moishe Gubin and Gubin Optimum Trust, Ft. Lauderdale, Florida, to acquire voting shares of OptimumBank Holdings, Inc., and thereby indirectly retain voting shares of OptimumBank, Ft. Lauderdale, Florida.

Withdrawn: June 26, 2024

### **Chicago**

Bank Iowa Corporation, West Des Moines, Iowa—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 retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, West Des Moines, Iowa.

Permitted: June 27, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 29, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
ION FINANCIAL	* 3A3	Application by Ion Financial, MHC, Naugatuck, Connecticut, to become a bank holding company and to acquire NVE Bancorp, MHC and NVE Bancorp, Inc., both of Englewood, New Jersey, and thereby indirectly acquire NVE Bank, Englewood, New Jersey.	Newspaper: 07/27/2024
MHC	* 3A5		Federal Register: 08/02/2024
	* 3A1		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

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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.

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 June 29, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ORANGE BANK & TRUST COMPANY	* Branch (Domestic)	Orange Bank and Trust Company, Middletown, New York, to establish a branch office at 3485 East Tremont Avenue, Bronx, New York.	Newspaper: Federal Register:	Not available Not applicable
SOLVAY BANK	* Branch (Domestic)	Solvay Bank, Syracuse, New York, to establish a branch facility to be located at 4256 James Street, Syracuse, New York.	Newspaper: Federal Register:	07/05/2024 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
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending June 29, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
FREEDOM FINANCIAL HOLDINGS, INC.	Change in Bank Control	Notice by Kenneth R. Lehman, Fort Lauderdale, Florida to retain voting shares of Freedom Financial Holdings, Inc., and thereby indirectly retain voting shares of Freedom Bank of Virginia, both of Fairfax, Virginia.	Newspaper: 07/19/2024 Federal Register: 07/23/2024

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	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: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending June 29, 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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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 June 29, 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
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending June 29, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 6**

**Federal Reserve Bank of Atlanta**

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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

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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 June 29, 2024

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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: Not available Federal Register: Not available

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**District: 7**

**Federal Reserve Bank of Chicago**

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711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
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

**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 June 29, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 8**

**Federal Reserve Bank of St. Louis**

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
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**

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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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending June 29, 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: 9**

**Federal Reserve Bank of Minneapolis**

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
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

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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 June 29, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERISTATE BANK	* Branch (Domestic)	Ameristate Bank, Atoka, Oklahoma to establish a branch located at 695 FM Road 120, Pottsboro, Texas.	Newspaper: Federal Register:	07/05/2024 Not applicable
CSB BANCSHARES, INC. AMENDED ESOP	Change in Bank Control	Troy Soukup, Ellsworth, Kansas; to retain his position as trustee of CSB Bancshares, Inc. Amended Employee Stock Ownership Plan, and thereby indirectly retain control of CSB Bancshares, Inc., and Citizens State Bank and Trust Co., all of Ellsworth, Kansas.	Newspaper: Federal Register:	Not available 07/12/2024
KINGSBURY BDC FINANCIAL SERVICES, INC.	Change in Bank Control	The Gwendolyn J. Kingsbury Bank Trust, Gwendolyn J. Kingsbury, Trustee, Ponca, Nebraska; Christopher J. Kingsbury, Ponca, Nebraska; Gregory J. McManis, Oregon, Wisconsin; the Sarah J. Hoesch Bank Trust, Sarah J. Hoesch, Trustee, Oregon, Wisconsin; Kristin N. Horst, Oregon, Wisconsin; Ryan J. Sprugel, Kearney, Missouri; and Drew C. Sprugel, Kansas City, Missouri; to join the Kingsbury Family Group, a group acting in concert, to retain voting shares of Kingsbury BDC Financial Services, Inc., and thereby indirectly retain voting shares of Bank of Dixon County, both of Ponca, Nebraska.	Newspaper: Federal Register:	Not available 07/12/2024

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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
3412417	JONAH BK, CASPER, WYOMING	06/03/2024	03/18/2024	S	Int Small Bank
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	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: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 29, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 8111 N. FM 620, Austin, Texas 78726	Newspaper: Federal Register:	Not available Not applicable
SUSSER BANK	* Branch (Domestic)	Susser Bank, Dallas, Texas -- to establish a branch at 6900 North Dallas Parkway, Suite 125, Plano, Texas.	Newspaper: Federal Register:	07/12/2024 Not applicable

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**District: 11**

**Federal Reserve Bank of Dallas**

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 29, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CACHE VALLEY BANKING COMPANY	Change in Bank Control	Change in Bank Control Notice filed by Beech Tree Partners, L.P., N. George Daines, Manager, Providence, Utah; Appian Investments, LLC, Gabrielle D. Gay, Manager, West Palm Beach, Florida; Linda S. Daines, Individually, New York, New York; RFD51, LLC, Linda S. Daines, Manager, New York,, New York; WKA19, LLC, Linda S. Daines, Manager, New York, New York; Armani57, LCC, Peter C. Daines, Manager, Logan, Utah; and Ginger60, LLC, Holly Daines, Manager, Logan, Utah, to retain voting shares of Cache Valley Banking Company, and thereby indirectly retain voting shares of Cache Valley Bank, both of Logan, Utah, and thereby also indirectly retain voting shares of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 07/17/2024

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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