



FEDERAL RESERVE RELEASE

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

No. 35 Week ending August 31, 2024

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Commerce Bank, Kansas City, Missouri—to establish a branch at 10990 New Halls Ferry Road, Ferguson, Missouri.

Approved: August 30, 2024

San Francisco

Pacific Premier Bank, Irvine, California—to establish a branch at 5055 North 32nd Street, Phoenix, Arizona.

Approved: August 30, 2024

Bank Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana—waiver of application to acquire Oakwood Bancshares, Inc., and thereby indirectly acquire Oakwood Bank, both of Dallas, Texas, in connection with the merger of Oakwood Bank with and into B1 Bank, Baton Rouge, Louisiana.

Granted: August 27, 2024

CCB Bancorp, Inc., Athens, Georgia—to become a bank holding company by acquiring shares of Classic City Bank, Athens, Georgia.

Approved: August 29, 2024

Savings and Loan Holding Companies

Secretary

Cumberland Federal Bank, FSB, Cumberland, Wisconsin—issuance of a mutual holding company charter to CFB Mutual Holding Company and a stock holding company charter to its subsidiary, CFB Financial, Inc.*

Approved: August 21, 2024

*Addition

Supervision and Regulation

Director, S&R

JPMorgan Chase & Co., New York, New York—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Approved: August 26, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

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 August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW YORK COMMUNITY BANCORP, INC.	Change in Bank Control	Liberty Strategic Capital (CEN) Holdings, LLC; Liberty 77 Fund L.P.; Liberty 77 Fund International L.P.; Liberty 77 Capital GenPar L.P.; Liberty 77 Capital UGP L.L.C.; Liberty 77 Capital L.P., as the investment manager of Liberty Strategic Capital (CEN) Holdings, LLC; Liberty 77 Capital Partners L.P., the general partner of Liberty 77 Capital L.P.; Liberty Capital L.L.C., the general partner of Liberty 77 Capital Partners L.P.; STM Partners LLC, which indirectly controls Liberty Strategic Capital (CEN) Holdings, LLC, and Liberty 77 Capital L.P.; The Steven T. Mnuchin Revocable Trust, Steven T. Mnuchin, as trustee, the President of STM Partners LLC, and managing partner of Liberty 77 Capital L.P., all of Washington, D.C.; The Steven Mnuchin Dynasty Trust I, Riverside, Connecticut; and The Steven Mnuchin 2007 Family Trust, Washington, Connecticut; each individually and to become members of the Liberty Control Group, a group acting in concert, to acquire voting shares of New York Community Bancorp, Inc., and thereby indirectly acquire voting shares of Flagstar Bank, National Association, both of Hicksville, New York. In addition, Charles Dowling, Riverside, Connecticut, as trustee of The Steven Mnuchin Dynasty Trust I, and Alan Mnuchin, Washington, Connecticut, as trustee of The Steven Mnuchin 2007 Family Trust, to acquire control of voting shares of New York Community Bancorp, Inc., as members of the Liberty Control Group.	Newspaper: Federal Register:	09/16/2024 09/12/2024

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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

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
BK OF MILLBROOK	MILLBROOK, NEW YORK	Fourth Quarter of 2024
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
AMERICAN BK	ALLENTOWN, PENNSYLVANIA	Fourth Quarter of 2024
CITIZENS & NORTHERN BK	WELLSBORO, PENNSYLVANIA	Fourth Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
CORN CITY ST BK	DESHLER, OHIO	Fourth Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSBH, LLC	* 3A3	CSBH, LLC, Powhatan, Virginia, to acquire up to 75% of the outstanding common stock of Industry Bancshares, Inc., Bellville, Texas, and thereby indirectly acquire interests in Industry State Bank, Industry, Texas, Bank of Brenham, National Association, Brenham, Texas, Fayetteville Bank, Fayetteville, Texas, The First National Bank of Shiner, Shiner, Texas, Citizens State Bank, Buffalo, Texas, and The First National Bank of Bellville, Bellville, Texas.	Newspaper:	09/29/2024
			Federal Register:	09/25/2024
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank to establish a new branch at 1105 Hatches Pond Lane, Cary NC 27519.	Newspaper:	09/07/2024
			Federal Register:	Not applicable

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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

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
CHESAPEAKE BK	KILMARNOCK, VIRGINIA	Fourth Quarter of 2024
COASTAL STS BK	HILTON HEAD ISLAND, SOUTH CAROLINA	Fourth Quarter of 2024
EAGLEBANK	BETHESDA, MARYLAND	Fourth Quarter of 2024
TOUCHSTONE BK	MC KENNEY, VIRGINIA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 24, 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 Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
COPIAH BK	HAZLEHURST, MISSISSIPPI	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
ANDERSON BANCORP, INC.	Change in Bank Control	Notice by Richard D. Anderson of Dahinda, IL, individually, and as a trustee of the Mary Jan Anderson Trust, Galesburg, IL; Andrew V. Anderson, Monument, CO; Megan L. Compton, Oneida, IL; and Wesley J. Anderson, Oneida, IL to form the Anderson Family Control Group, a group acting in concert, for approval to control more than 25 percent of voting shares of Anderson Bancorp and thereby indirectly control Anderson State Bank, both of Oneida, Illinois.	Newspaper: 08/30/2024 Federal Register: 08/28/2024

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
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
CHOICEONE BK	SPARTA, MICHIGAN	Fourth Quarter of 2024
COMMUNITY ST BK	ANKENY, IOWA	Fourth Quarter of 2024
BANK OF BROADHEAD	BROADHEAD, WISCONSIN	First Quarter of 2025
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
ONE CMNTY BK	OREGON, WISCONSIN	First Quarter of 2025
THUMB B&TC	PIGEON, MICHIGAN	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK AND TRUST COMPANY	* 18C	Farmers Bank and Trust Company, Blytheville, Arkansas, to merge with Piggott State Bank, Piggott, Arkansas, and thereby establish branches at the locations of Piggott State Bank's main office and branches.	Newspaper:	09/19/2024
			Federal Register:	Not applicable

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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

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Institution	Location	Quarter
ANSTAFF BK	GREEN FOREST, ARKANSAS	Fourth Quarter of 2024
ARMOR BK	FORREST CITY, ARKANSAS	Fourth Quarter of 2024
EVOLVE B&TC	WEST MEMPHIS, ARKANSAS	Fourth Quarter of 2024
FIRST ST BK	RUSSELLVILLE, ARKANSAS	Fourth Quarter of 2024

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
SIGNATURE BK	FAYETTEVILLE, ARKANSAS	Fourth Quarter of 2024
BANKTENNESSEE	COLLIERVILLE, TENNESSEE	First Quarter of 2025
CHAMBERS BK	DANVILLE, ARKANSAS	First Quarter of 2025
DIAMOND BK	MURFREESBORO, ARKANSAS	First Quarter of 2025
DIETERICH BK	EFFINGHAM, ILLINOIS	First Quarter of 2025
FARMERS & MERCHANTS BK	STUTT GART, ARKANSAS	First Quarter of 2025
OAKSTAR BK	SPRINGFIELD, MISSOURI	First Quarter of 2025
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATCOM BANCSHARES,INC.	* 3A5	NATCOM Bancshares Inc., Superior, Wisconsin; to merge with Great River Holding Company, and thereby indirectly acquire RiverWood Bank, both of Baxter, Minnesota	Newspaper:	09/22/2024
			Federal Register:	09/27/2024

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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

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
PIONEER BK	MAPLETON, MINNESOTA	Fourth Quarter of 2024
FARMERS ST BK	VICTOR, MONTANA	First Quarter of 2025
NORTH AMER BKG CO	ROSEVILLE, MINNESOTA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANTELOPE BANCSHARES, INC.	Listed DeNovo	Antelope Bancshares, Inc., Elgin, Nebraska, proposes to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/12/2024

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
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	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

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
COLORADO B&TC OF LA JUNTA	LA JUNTA, COLORADO	Fourth Quarter of 2024
COUNTRY CLUB BK	KANSAS CITY, MISSOURI	Fourth Quarter of 2024
SMALL BUS BK	LENEXA, KANSAS	Fourth Quarter of 2024
SOVEREIGN BK	SHAWNEE, OKLAHOMA	Fourth Quarter of 2024

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District: 10

Federal Reserve Bank of Kansas City

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
SUNDANCE ST BK	SUNDANCE, WYOMING	Fourth Quarter of 2024

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Karnes County National Bancshares, Inc.	* 3A1	Karnes County National Bancshares, Inc., Karnes City, Texas to become a Bank Holding Company by acquiring The Karnes County National Bank of Karnes City, Karnes City, Texas	Newspaper: Federal Register:	Not available Not available
PERRYTON BANCSHARES, INC.	Change in Bank Control	The Tim Tregellas Trust – Perryton Bancshares Trust S, and Tim Tregellas, Aledo, Texas, as trustee; The William Mac Tregellas Trust – Perryton Bancshares Trust S, and William Mac Tregellas, Perryton, Texas, as trustee intend to apply to the Federal Reserve Board for permission to acquire shares and thereby control of Perryton Bancshares, Inc., Perryton, Texas which controls The Perryton National Bank, Perryton, Texas and join the Tregellas Family Group. In addition, Chad Tregellas, Aledo, Texas, Tiffany Tregellas, Fort Worth, Texas, and William Seth Tregellas, Perryton, Texas, intend to apply to the Federal Reserve Board for permission to retain shares of Perryton Bancshares, Inc., Perryton, Texas which controls The Perryton National Bank, Perryton, Texas and join the Tregellas Family Group a group acting in concert.	Newspaper: Federal Register:	Not available 08/27/2024
Producer Acquisition Corp.	* 3A1	Producer Acquisition Corp., Beaumont, Texas, to become a bank holding company by acquiring Powell State Bank, Powell, Texas	Newspaper: Federal Register:	Not available Not available

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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
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
FIRST LIBERTY BK	LIBERTY, TEXAS	Fourth Quarter of 2024
PEGASUS BK	DALLAS, TEXAS	Fourth Quarter of 2024
VANTAGE BK TX	SAN ANTONIO, TEXAS	Fourth Quarter of 2024
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
ORIGIN BK	CHOUDRANT, LOUISIANA	First Quarter of 2025
TEXAS RGNL BK	HARLINGEN, TEXAS	First Quarter of 2025
UNITED TX BK	DALLAS, TEXAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 24, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Fourth Quarter of 2024 (October 1, 2024 - December 31, 2024) and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
PACIFIC PREMIER BK	IRVINE, CALIFORNIA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act