
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 13

Week Ending March 27, 2010

Testimony and Statements

Credit Scoring -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before the House Committee on Financial Services on the Federal Reserve's role in ensuring that lenders use credit scoring systems appropriately to evaluate consumers' credit risk.

- Published, March 24, 2010

Federal Reserve's Exit Strategy -- statement by Chairman Bernanke before the House Committee on Financial Services on the Federal Reserve's strategy for exiting from the extraordinary lending and monetary policies implemented to combat the financial crisis and support economic activity.

- Published, March 25, 2010

Bank Holding Companies

First Niagara Financial Group, Inc., Buffalo, New York -- to (1) become a bank holding company and acquire Harleysville National Corporation, Harleysville, Pennsylvania, and indirectly acquire Harleysville National Bank; (2) operate First Niagara Bank, Buffalo, New York, as a subsidiary savings association until it becomes a subsidiary bank upon its conversion to a national bank; and (3) hold First Niagara Commercial Bank, Lockport, as a subsidiary of First Niagara Bank until First Niagara converts to a national bank and First Niagara Commercial Bank is merged into First Niagara Bank, N.A.

- Approved, March 25, 2010

Forms

Forms -- initial Board review to extend without revision the following reports: (1) Survey to Obtain Information on the Relevant Market in Individual Merger Cases (FR 2060), (2) Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (FR 4006), (3) Stock Redemption Notification (FR 4008), (4) Notice Claiming Status as an Exempt Transfer Agent (FR 4013), (5) Investment in Bank Premises Notification (FR 4014), and (6) six information collections related to the Gramm-Leach-Bliley Act (FR 4010, FR 4011, FR 4012, FR 4017, FR 4019, FR 4023); and to extend with revision the (1) Report of Terms of Credit Card Plans (FR 2572), (2) Report of Terms of Credit Card Plans Supplemental Survey (FR 2572S), and (3) Report of Selected Balance Sheet Items for Discount Window Borrowers (FR 2046).

- Proposed, March 25, 2010

Personnel

Division of International Finance -- appointment of Michael Leahy as senior associate director, Trevor Reeve as associate director, Christopher Erceg as deputy associate director, David Bowman and Charles Thomas as assistant directors, and Mark Carey and John Rogers as senior advisers.

- Announced, March 25, 2010

Regulations and Policies

Regulation E (Electronic Fund Transfers) -- final rules to restrict the fees and expiration dates that may apply to gift cards.

- Announced, March 23, 2010

Enforcement

Belvedere Capital Partners II LLC, San Francisco, California, Belvedere Capital Fund II LP, and Socal Bancorporation -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, March 22, 2010

Enforcement

Coconut Grove Bank, Miami, Florida -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, March 25, 2010

Royal Bancshares of Pennsylvania, Inc., Narberth, Pennsylvania -- written agreement with the Federal Reserve Bank of Philadelphia.

- Announced, March 25, 2010

United Security Bancshares, Inc., Fresno, California, and United Security Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, March 25, 2010

H.2 Actions under delegated authority

March 21, 2010 to March 27, 2010

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Holding Companies

Philadelphia

The Bancorp, Inc., Wilmington, Delaware -- to acquire American Home Bank, Chicago, Illinois.

- Withdrawn, March 23, 2010

Dallas

Bank4Texas Holdings, Inc., Tomball, Texas -- to become a bank holding company and to acquire Northern Bancshares, Inc., Chillicothe, and indirectly acquire The First National Bank of Chillicothe.

- Withdrawn, March 25, 2010

Chicago

Chemical Financial Corporation, Midland, Michigan -- to acquire O.A.K. Financial Corporation, Byron Center, and thereby acquire Byron Bank, and for Chemical's subsidiary, Chemical Bank, Midland, to merge with Byron Bank and thereby establish 14 branches.

- Approved, March 26, 2010

Chicago

Northwest Financial Corp., Arnolds Park, Iowa -- to engage de novo in investment advisory activities through Northwest Wealth Management, LLC, Arnolds Park.

- Withdrawn, March 24, 2010

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the deposit liabilities of Key West Bank, Key West, Florida, and to retain the acquired facility as a branch.

- Approved, March 26, 2010

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia -- to increase its investment in bank premises.

- Approved, March 24, 2010

Change in Bank Control

Kansas City

Citizens Bancshares, Inc., Edmond, Oklahoma -- to retain control of Citizens and its subsidiary bank, Citizens Bank of Edmond, Edmond.

- Permitted, March 26, 2010

Chicago

Clarkston Financial Corporation, Waterford, Michigan -- change in bank control of Clarkston and its subsidiary bank, Clarkston State Bank, Clarkston (two notices).

- Permitted, March 23, 2010

St. Louis

FSBO Holdings, Inc., Olmsted, Illinois -- to retain control of FSBO and its subsidiary bank, First State Bank of Olmsted, Olmsted.

- Permitted, March 26, 2010

Change in Bank Control

Atlanta

Hometown Community Bancshares, Inc., Braselton, Georgia -- change in bank control of Hometown and its subsidiary bank, Hometown Community Bank, Braselton.

- Permitted, March 23, 2010

Atlanta

Vernon Bancshares, Inc., Leesville, Louisiana -- change in bank control of Vernon and its subsidiary bank, Vernon Bank, Leesville.

- Permitted, March 26, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending March 27, 2010**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FORTIS BANK NEDERLAND NV	FBSEA	Fortis Bank (Nederland) N.V., Amsterdam, Netherlands, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York, to acquire 100 percent of Morgan Stanley Private Bank, N.A., Jersey City, New Jersey, pursuant to Section 3(a)(3) of the Bank Holding Company Act and Section 225.15 of Regulation Y, that will be created from converting Morgan Stanley Trust into a national bank and merging it with Morgan Stanley Bank, NA; and which will relocate to Purchase, New York.	Newspaper: Federal Register:	Not available 04/26/2010
NATIONAL AGRICULTURAL COOPERATIVE FEDERATION, THE	FBSEA	National Agricultural Cooperative Federation, Seoul, Korea, to establish a representative office in New York, New York.	Newspaper: Federal Register:	04/07/2010 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
TOWER BANCORP INC.	* 3A5	Tower Bancorp, Inc., Harrisburg, PA, to acquire First Chester County Corporation, West Chester, PA.	Newspaper:	Not available
			Federal Register:	04/09/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
JANE KINCAID LLC	* 3A1	Application by Jane Kincaid LLC, Lexington, KY to become a bank holding company by the acquisition of 27.9% of the voting shares of Central Bancshares, Inc., Lexington, KY pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act.	Newspaper:	04/02/2010
	* 4c8		Federal Register:	04/01/2010
JOAN KINCAID LLC	* 3A1	Application by Joan Kincaid LLC, Lexington, KY to become a bank holding company by the acquisition of 29.3% of the voting shares of Central Bancshares, Inc., Lexington, KY pursuant to Sections 3(a)(1) and 4(c)(8) of the Bank Holding Company Act.	Newspaper:	04/02/2010
	* 4c8		Federal Register:	04/01/2010

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DO ESTADO DO RIO GRANDE DO SUL S.A.	FBSEA	Banco do Estado do Rio Grande do Sul, S.A., Rio Grande do Su, Brazil, to establish an international branch office in Miami, Florida.	Newspaper: Federal Register:	04/11/2010 Not applicable
INVESTAR HOLDING COMPANY	* 3A1	Investar Holding Corporation, to become a bank holding company by acquiring 100 percent of the outstanding shares of Investar Bank, both of Baton Rouge, Louisiana.	Newspaper: Federal Register:	04/23/2010 04/16/2010
NBG BANCORP, INC.	CIC	Prior change in control notice filed by Robert E. Burton, Athens, Georgia, to acquire an additional 2.08 percent of the outstanding shares of NBG Bancorp, Inc., and its subsidiary, National Bank of Georgia, both of Athens, Georgia. Total pro forma ownership will equal 11.45 percent.	Newspaper: Federal Register:	04/01/2010 04/07/2010
PALM BANCORP, INC.	CIC	Prior change in control notice filed by Marty E. Adams, Salineville, Ohio; Kevin T. Thompson, Saint Augustine, Florida; and John S. Loeber, Travelers Rest, South Carolina; to acquire control of Palm Bancorp, Inc., and its subsidiary bank, The Palm Bank, both of Tampa, Florida.	Newspaper: Federal Register:	Not available 02/09/2010
SMARTFINANCIAL, INC.	* 3A1	SmartFinancial, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of SmartBank, both of Pigeon Forge, Tennessee.	Newspaper: Federal Register:	04/22/2010 04/23/2010

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMES COMMUNITY BANK	* 18C * Branch	Ames Community Bank, Ames, Iowa, to merge with VisionBank of Iowa, Grimes, Iowa. As a result of the merger, Ames Community Bank, will establish a branch office at 925 Gateway Drive, Grimes, Iowa.	Newspaper: Federal Register:	Not available Not applicable
SOUTHPORT FINANCIAL CORPORATION	CIC	Notice by Gaetano M. Cecchini, Canton, Ohio, as trustee of the Gaetano Mattioli Cecchini Living Trust, Canton, Ohio, to acquire 50 percent or more of the voting shares of Southport Financial Corporation, Kenosha, Wisconsin, and thereby indirectly acquire Southport Bank, Kenosha, Wisconsin.	Newspaper: Federal Register:	Not available 03/30/2010

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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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
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BORDER BANCSHARES, INC.	CIC	Notice by Dennis and Terri Brazier, Greenbush, Minnesota, to gain control of Border Bancshares, Inc., Greenbush, Minnesota, and thereby indirectly gain control of Border State Bank, Greenbush, Minnesota. In addition, notice by the Vivian Y. Miller Revocable Trust, Roseau, Minnesota; Vivian Y. Miller, Naples, Florida, as trustee of the Vivian Y. Miller Revocable Trust; the Michael J. Miller Trust, Roseau, Minnesota; Jon L. Miller, Naples, Florida, individually and as trustee of the Vivian Y. Miller Revocable Trust and the Michael J. Miller Trust; the William I. Hagen Revocable Trust, Roseau, Minnesota; William I. Hagen, Warroad, Minnesota, individually and as trustee of the William I. Hagen Revocable Trust; William M. Hagen, Salol, Minnesota; Lori Ann Minard, Bozeman, Montana; Melissa L. Tedford, Fargo, North Dakota; Neal L. Broten, River Falls, Wisconsin; Sally T. Broten, River Falls, Wisconsin; Susan L. Miller, Minneapolis, Minnesota; and Brian J. MacLellan, Minneapolis, Minnesota, as a group acting in concert to acquire and retain control of Border Bancshares, Inc., Greenbush, Minnesota, and thereby indirectly acquire and retain control of Border State Bank, Greenbush, Minnesota.	Newspaper: Federal Register:	Not available 04/12/2010
STONEBRIDGE BANCORPORATION	* 3A5	Stonebridge Bancorporation, Minneapolis, Minnesota, to acquire 100 percent of Shakopee Bancorporation, Inc., Shakopee, Minnesota, and thereby indirectly acquire Citizens State Bank of Shakopee, Shakopee, Minnesota.	Newspaper: Federal Register:	Not available 04/12/2010

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
OPPORTUNITY BANCSHARES, INC.	CIC	Notice by Moelis Capital Partners Opportunity Fund I, LP, New York, New York; Moelis Capital Partners Opportunity Fund I-A, LP, New York, New York; Moelis Capital Partners Opportunity Fund, I, LLC, New York, New York; Moelis Capital Partners LLC, New York, New York; Moelis & Company Holdings LLC, New York, New York; Moelis & Company Manager LLC, New York, New York; and Ken Moelis, New York, New York; to apply to the Federal Reserve Board for permission to acquire more than 10 percent of the shares of Opportunity Bancshares, Inc., Bettendorf, Iowa, and indirectly control its subsidiary, Opportunity Bank, NA, Richardson, Texas.	Newspaper: Federal Register:	Not available Not available
OSB FINANCIAL SERVICES, INC.	CIC	Notice by Mr. Ross H. Smith, Jr. and Eva J. Smith, Bridge City, Texas, to increase their ownership and control, from 9.97 percent to more than 10 percent, of OSB Financial Services, Inc., Orange, Texas, and indirectly, Orange Savings Bank, SSB, Orange, Texas.	Newspaper: Federal Register:	05/05/2010 04/07/2010
TTC HOLDINGS, INC.	4c8	Retroactive notice by TTC Holdings, Inc., San Antonio, Texas, to engage in financial and investment advisory activities pursuant to Section 225.28(b)(6)(i) of Regulation Y, through its acquisition of Austin, Calvert & Flavin, Inc., San Antonio, Texas.	Newspaper: Federal Register:	Not applicable 04/08/2010
VERITEX HOLDINGS, INC.	* 3A1	Veritex Holdings, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Professional Capital, Inc., Dallas, Texas, and indirectly acquire Professional Bank, N.A., Dallas, Texas.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 27, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper: Federal Register:	Not available Not available
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A, LP, Carpenter Community Bancfund-CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, to acquire up to 87 percent of the outstanding voting shares of Mission Community Bancorp and thereby indirectly acquire a greater controlling interest in Mission Community Bank, both of San Luis Obispo, California; and 2) Mission Community Bancorp and Mission Community Bank, both of San Luis Obispo, California, to appoint Stephen P. Yost as a director of both Bancorp and Bank.	Newspaper: Federal Register:	Not available 01/29/2010
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Charles W. Reinking, Santa Rosa, California, to become co-Trustee of the Frank P. Doyle Trust, Article IX, which retains voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available 02/08/2010
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to retain 9.53 percent of the voting shares of West Coast Bancorp, and thereby indirectly West Coast Bank, both of Lake Oswego, Oregon, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
GOLDEN PACIFIC BANCORP, INC.	* 3A1	Golden Pacific Bancorp, Inc., Sacramento, California, to become a Bank Holding Company by acquiring 100 percent of the voting stock of Gold Country Financial Services, Inc., and indirectly its subsidiary, Gold Country Bank, National Association, both of Marysville, California.	Newspaper: Federal Register:	Not available 12/07/2009
LAND BANK OF TAIWAN	FBSEA	Land Bank of Taiwan Co., Ltd., Taipei, Taiwan, to establish a New York branch office pursuant to section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
NORTH ASIA INVESTMENT CORPORATION	* 3A1	North Asia Investment Corporation, Seoul, Korea, to become a bank holding company by acquiring 100 percent of Pacific City Financial Corporation, and indirectly its subsidiary, Pacific City Bank, both of Los Angeles, California.	Newspaper: Federal Register:	04/15/2010 Not available
ONE MAIN STREET, LLC	* 3A1	One Main Street, LLC, and One Main Street Management, LLC, both of New York, New York, to become bank holding companies by acquiring 100 percent of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available 04/08/2010

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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
NONE	

* Subject to the provisions of the Community Reinvestment Act