
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 12, 2016

Bank Holding Companies

First Midwest Bancorp, Inc., Itasca, Illinois -- to merge with Standard Bancshares, Inc., Hickory Hills, and thereby indirectly acquire Standard Bank and Trust Company; and for First Midwest Bank, Itasca, to merge with Standard Bank and Trust Company, Hickory Hills, and thereby establish branches.

- Approved, November 9, 2016

Forms

Forms -- final Board review to extend with revision the Uniform Interagency Transfer Agent Registration and Amendment Form (Form TA-1).

- Approved, November 7, 2016

Forms -- final Board review to extend with revision the Debit Card Issuer Survey (FR 3064a) and to extend without revision the Payment Card Network Survey (FR 3064b).

- Approved, November 7, 2016

Personnel

Legal Division -- appointment of Alicia Foster and Benjamin McDonough as assistant general counsels.

- Approved, November 7, 2016

H.2 Actions under delegated authority

November 6, 2016 to November 12, 2016

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

MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Diamond Bank, Murfreesboro, Arkansas -- to establish a branch at 1710 South Constitution Avenue, Ashdown.

- Approved, November 10, 2016

Minneapolis

First Community Bank, Glasgow, Montana -- to establish a branch at 7517 Roughsawn Drive, Helena.

- Approved, November 10, 2016

Kansas City

First State Bank Nebraska, Lincoln, Nebraska -- to establish a branch at 4915 Old Cheney Road, Lincoln, in conjunction with the relocation of its head office to 2701 Grainger Parkway.

- Approved, November 10, 2016

Bank Holding Companies

St. Louis

Farmers & Merchants Bancorp, Inc., Hannibal, Missouri -- to become a bank holding company through the conversion of its thrift subsidiary, F&M Bank and Trust Company, Hannibal, to a state-chartered bank.

- Approved, November 10, 2016

Bank Holding Companies

General Counsel

The First Bancshares, Inc., Hattiesburg, Mississippi -- waiver of application to acquire Iberville Bank, Plaquemine, Louisiana, in connection with its merger with and into First Bancshares' subsidiary, First National Banking Association, Hattiesburg.

- Granted, November 9, 2016

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina -- to acquire TriSummit Bancorp, Inc., Kingsport, Tennessee, and thereby indirectly acquire TriSummit Bank; and for HomeTrust Bank, Asheville, to merge with TriSummit Bank, Kingsport.

- Approved, November 9, 2016

Philadelphia

HV Bancorp, Inc., Huntingdon, Pennsylvania -- to become a bank holding company by acquiring Huntingdon Valley Bank, Huntingdon, on its conversion from a mutual savings bank to a stock bank.

- Approved, November 7, 2016

Bank Mergers

San Francisco

Green Dot Bank, Provo, Utah -- to acquire certain assets and assume certain deposit liabilities of Sunrise Banks, National Association, Saint Paul, Minnesota.

- Approved, November 10, 2016

Change in Bank Control

Dallas

Texas Brand Bancshares, Inc., Garland, Texas -- change in bank control of Texas Brand Bancshares, Inc., and its subsidiary, Texas Brand Bank, Garland.

- Permitted, November 10, 2016

Financial Holding Companies

Chicago

FCN Banc Corp., Brookville, Indiana -- election to become a financial holding company.

- Effective, November 7, 2016

Membership

Atlanta

Synovus Bank, Columbus, Georgia -- to become a member of the Federal Reserve System.

- Approved, November 8, 2016

Savings and Loan Holding Companies

Cleveland

Greenville Federal Financial Corporation, Greenville, Ohio -- to conduct a minority stock issuance.

- Approved, November 3, 2016

(A/C)

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
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
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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 November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	Not available
AMBOY BANK	* Branch	Amboy Bank, Old Bridge, New Jersey, to establish a branch office to be located at 95 Matawan Road, Old Bridge, New Jersey.	Newspaper:	Not available
			Federal Register:	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 November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period
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

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District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending November 12, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DESJARDINS GROUP, THE	* 3A5	The Desjardins Group, Levis, Quebec, Canada, to merge Caisse centrale Desjardins du Québec, Montreal, Quebec, Canada, with and into Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, with the federation as the surviving entity and the parent bank holding company for Desjardins FSB Holdings, Inc. and Desjardins Bank, N.A., both of Hallandale, Florida.	Newspaper:	11/27/2016
			Federal Register:	Not available
FEDERATION DES CAISSES DESJARDINS DU QUEBEC	FBSEA	Fédération des caisses Desjardins du Québec, Levis, Quebec, Canada, to establish a federal branch in Hallandale, Florida, to establish a foreign branch located at 1001 East Hallandale Beach Boulevard, Hallandale, Florida.	Newspaper:	Not available
			Federal Register:	Not applicable
OCEAN BANKSHARES, INC.	CIC	After-the-fact notification filed by: 1) A. Alfonso Macedo, Adriana Macedo Moncayo, Olga E. Macedo, and Sandra Macedo Moncayo (the Macedo Family); 2) Javier Macedo Rodriguez, Belkis Macedo de Graterol, Candida Isabel Macedo Rodriguez, and Nelly Macedo Rodriguez (the Rodriguez Family); and 3) Ernesto de Abreu Gonzalez, Carmen Elena de Abreu, Mercedes Coromoto de Abreu Gonzalez, and Jose Alberto de Abreu Gonzalez (the Gonzalez Family) and the Macedo, Rodriguez, and Gonzalez Families' multiple related companies, partnerships, trusts, and trustees to maintain control of Ocean Bankshares, Inc. (Bankshares) and its subsidiary, Ocean Bank (Bank), both of Miami, Florida, pursuant to the Change in Bank Control Act of 1978.	Newspaper:	08/27/2015
			Federal Register:	Not available

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3546899	TRISUMMIT BK, KINGSPORT, TENNESSEE	07/18/2016	11/02/2016	S	Small Bank

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 November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	* 3A5	Arbor Bancorp, Inc., Ann Arbor, Michigan, to acquire via merger 100 percent of Birmingham Bloomfield Bancshares, Inc., Birmingham, Michigan, and thereby indirectly acquire Bank of Birmingham, Birmingham, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
CANADIAN IMPERIAL BANK OF COMMERCE	* 3A3 * 3A1	Canadian Imperial Bank of Commerce, Toronto, Canada and its wholly-owned subsidiary, CIBC Holdco Inc., New York, New York, to acquire PrivateBancorp, Inc., and thereby indirectly acquire The PrivateBank and Trust Company, both in Chicago, Illinois, pursuant to Sections 3(a)(1), (2) and (3) of the Bank Holding Company Act of 1956, as amended. In connection with the transaction, CIBC Holdco Inc., New York, New York, has also elected to become a financial holding company.	Newspaper:	Not available
			Federal Register:	09/26/2016
CENTRAL BANK	* Branch	Central Bank, Storm Lake, Iowa, to establish a branch at 300 East Hickman Road, Waukee, Iowa.	Newspaper:	11/12/2016
			Federal Register:	Not applicable
FENTURA FINANCIAL, INC.	* 3A5	Fentura Financial, Inc., Fenton, Michigan, to acquire via merger 100 percent of Community Bancorp, Inc., Saint Charles, Michigan, and thereby indirectly acquire Community State Bank, Saint Charles, Michigan.	Newspaper:	Not available
			Federal Register:	11/29/2016
FIRST STATE ASSOCIATES, INC.	CIC	Notice by Derek S. Nolan, Parker, South Dakota, individually and thereby acting in concert with Donald D. Nolan, Parker, South Dakota, to acquire control of more than 10 percent of the voting shares of First State Associates, Inc., Hawarden, Iowa. First State Associates, Inc. controls First State Bank, Hawarden, Iowa; Farmers State Bank, Marion, South Dakota; and Miner County Bank, Howard, South Dakota.	Newspaper:	Not available
			Federal Register:	11/25/2016
UNITED COMMUNITY BANCORP, INC.	* 3A5	United Community Bancorp, Inc., Chatham, Illinois, to merge with Liberty Bancshares, Inc., Alton, Illinois and thereby indirectly acquire Liberty Bank, Alton, Illinois.	Newspaper:	Not available
			Federal Register:	12/12/2016
WEST TOWN BANCORP, INC.	* 4c8	West Town Bancorp, Raleigh, North Carolina, to acquire 43.5 percent of Windsor Advantage, LLC, Indianapolis, Indiana and thereby engage in the nonbanking activity of extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 12, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANK	* 3A1	Central Bank, and its wholly-owned subsidiary, Central Acquisition Sub, Inc., both of Little Rock, Arkansas, to become bank holding companies through the merger of the acquisition subsidiary with and into Pinnacle Bancshares, Inc., Rogers, Arkansas. Simultaneously with the merger, Pinnacle Bank, Rogers, Arkansas, will be merged with and into Central Bank.	Newspaper: Federal Register:	12/10/2016 Not available
GERMANTOWN CAPITAL CORPORATION, INC.	CIC	Notice of Change in Bank Control submitted on behalf of Jeffrey Harris Lowery, MD, to acquire 10.45 percent of the outstanding voting stock of Germantown Capital Corporation, Inc., Germantown, Tennessee.	Newspaper: Federal Register:	11/28/2016 Not available
MONTGOMERY BANCSHARES INC.	CIC	Notice by Edwin W. Orr and James S. Orr, individually as members of a family control group that also includes Edwin S. Orr and Cheryl L. Orr, all of Columbia, Missouri, to retain control of Montgomery Bancshares, Inc., Jonesburg, Missouri.	Newspaper: Federal Register:	11/29/2016 11/30/2016
Northeast Missouri Bancshares, Inc.	* 3A1	Northeast Missouri Bancshares, Inc., Louisiana, Missouri, to become a bank holding company by acquiring 100 percent of The Mercantile Bank of Louisiana, Missouri, Louisiana, Missouri.	Newspaper: Federal Register:	11/25/2016 12/12/2016

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
397755	LEGACY BK & TR CO, ROGERSVILLE, MISSOURI	07/25/2016	11/01/2016	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK OF ARLINGTON	CIC	Change in Control Notice by John R. Rice, Brookings, South Dakota, and Mary D. Rice, Boston, Massachusetts, individually and as a group acting concert, to retain 25 percent or more of the shares of Citizens State Bank of Arlington, Arlington, South Dakota.	Newspaper:	10/19/2016
			Federal Register:	10/18/2016
COMMERCIAL HOLDING COMPANY	CIC	Retroactive change in control notice by Michael L. Frei, Wagner, South Dakota, individually and with power to vote the shares held in the Jill M. Frei Trust, to retain control of 25 percent or more of the shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly retain control of Commercial State Bank of Wagner, Wagner, South Dakota.	Newspaper:	Not available
			Federal Register:	11/29/2016

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
615253	FIRST ST BK OF MALTA, MALTA, MONTANA	06/14/2016	11/02/2016	S	Small Bank

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 November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK 7	* Branch	Bank 7, Oklahoma City, Oklahoma, to establish a de novo branch at 6460 N. MacArthur Boulevard, Irving, Texas.	Newspaper:	11/20/2016
			Federal Register:	Not applicable
CENTRAL KANSAS BANCSHARES, INC	* 3A1 * 3A3	Central Kansas Bancshares, Inc., Woodbine, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of The Citizens State Bank and Trust Company, Woodbine, Kansas. Central Kansas Bancshares, Inc., Woodbine, Kansas, to acquire 100 percent of the voting shares of Roxbury Bank, Roxbury, Kansas.	Newspaper:	11/26/2016
			Federal Register:	12/02/2016
FARMERS BANCSHARES, INC.	CIC	Wayne L Culley and Patricia J Culley, as co-trustees of the Wayne L Culley Revocable Trust and the Patricia J Culley Revocable Trust, all of Cameron, Missouri and Keith Culley and Marcella Culley, both of St. Joseph, Missouri, as members of the Culley Family Control Group, to acquire 10 percent or more of the shares and thereby control of Farmers Bancshares Inc., parent of Independent Farmers Bank, both of Maysville, Missouri.	Newspaper:	Not available
			Federal Register:	11/22/2016
MIDWEST BANCO CORPORATION	CIC	The Judy Svajgr Trust dated June 24, 1983, Cozad, Nebraska, the Judy Svajgr Trust dated March 20, 1997, Cozad, Nebraska, and Kirk Randal Riley, Cozad, Nebraska, individually and as voting representative of the foregoing trusts, to acquire voting shares of Midwest Banco Corporation, and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Cozad Nebraska. In addition, the Rebecca Akers Irrevocable Trust, Cozad, Nebraska, the Kevin Olson Irrevocable Trust, Cozad, Nebraska, the Keith Olson 2016 Irrevocable Family Trust, Colorado Springs, Colorado, along with Rebecca Anne Akers, Monument, Colorado, Kevin Edward Olson, Colorado Springs, Colorado, and Steven K. Mulliken, Colorado Springs, Colorado, request approval as members of the Olson/Svajgr group acting in concert to control Midwest Banco Corporation.	Newspaper:	11/16/2016
			Federal Register:	11/15/2016

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	12/07/2015	10/26/2016	O	Int Sm Bank

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 November 12, 2016

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKCAP EQUITY FUND, LLC	* 3A3	Application by BankCap Equity Fund, LLC, BankCap Partners GP, L.P., and BankCap Partners Fund I, L.P., each a registered bank holding company located in Dallas, Texas, to acquire up to 24.73 percent of voting shares of Silvergate Capital Corporation, La Jolla, California, indirectly through BankCap Partners Opportunity Fund, L.P., Dallas, Texas. Silvergate Capital Corporation is the parent company of Silvergate Bank, also of La Jolla, California.	Newspaper:	Not available
			Federal Register:	12/12/2016
INTERNATIONAL BANCSHARES CORPORATION	* 3A3	Application by International Bancshares Corporation and IBC Subsidiary Corporation, both of Laredo, Texas, to acquire International Bank of Commerce, Oklahoma City, Oklahoma (in organization).	Newspaper:	Not available
			Federal Register:	11/29/2016
SECURITY HOLDING COMPAN	CIC	Notice by the Kemp Family 2016 Trust, Gillespie County, Texas, Brian Daniel Kemp, San Marcos, Texas, Cynthia Susan Kemp, Fredericksburg, Texas, and Daniel Wesley Kemp, Fredericksburg, Texas, as trustees of the Kemp Family 2016 Trust; the Keller Family 2016 Trust, Gillespie, Texas, Stephanie Ann Iglar, San Angelo, Texas, Kory Allen Keller, Fredericksburg, Texas, and Stacy Lynn Loth, Harper, Texas, as trustees of the Keller Family 2016 Trust; the Kathleen Keller 2016 Trust, Blanco County, Texas, Jody Lynn Lapp, Cottonsville, Maryland, as trustee of the Kathleen Keller 2016 Trust; and the Kay Durst Family 2016 Trust, Gillespie County, Texas, Kimberly Durst Bonnen, Friendswood, Texas, and Kristy Kay LeJeune, College Station, Texas, as trustees of the Kay Durst Family 2016 Trust; t o j o i n t h e Bonnen/Durst/Hayne/Iglar/Keller/Kemp/LeJeune/Loth control group, a group acting in concert previously cleared by the Federal Reserve Board under the Change in Bank Control Act on June 15, 2015, to retain control of 25 percent or more of the shares of Security Holding Company (the "Company"), and indirectly Security State Bank & Trust (the "Bank"), both of Fredericksburg, Texas. Notice by Brian Daniel Kemp, San Marcos, Texas, Cynthia Susan Kemp, Fredericksburg, Texas, and Daniel Wesley Kemp, Fredericksburg, Texas, who were previously cleared by the Federal Reserve Board on June 15, 2016 as part of the Bonnen/Durst/Hayne/Iglar/Keller/Kemp/LeJeune/Loth control group, to control 10 percent or more of the shares of Company and indirectly Bank.	Newspaper:	Not available
			Federal Register:	12/01/2016

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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

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending November 12, 2016**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANCORP	* 3A3 * 18C	AltaPacific Bancorp, Santa Rosa, California, to acquire Commerce Bank of Temecula Valley, Murrieta, California, and merge it with & into AltaPacific Bank, Santa Rosa, California.	Newspaper: Federal Register:	Not available 11/25/2016
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available

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
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NONE

CRA Examinations scheduled for	Quarter of
Institution	Location

NONE

* Subject to the provisions of the Community Reinvestment Act