Federal Reserve Release



H.2

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

No. 9

Week Ending March 4, 2017

Banking Supervision & Regulation

Morgan Stanley, New York, New York -- non-objection to a resubmitted capital plan in connection with the 2016 Comprehensive Capital Analysis and Review.

- Announced, March 2, 2017

Personnel

Office of the Secretary -- appointment of Ann Misback as Secretary of the Board and Robert Frierson as senior adviser, effective April 2, 2017.

- Approved, February 27, 2017

Enforcement

Bank of Montreal, Montreal, Canada; BMO Financial Corporation, Wilmington, Delaware; and Bank of Montreal Chicago Branch, Chicago, Illinois -- written agreement dated April 29, 2013, terminated February 24, 2017.

- Announced, February 28, 2017

H.2 Actions under delegated authority

BS&R Banking Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Boston

BankNewport, Newport, Rhode Island -- to establish a branch at 10 Dorrance Street, Providence.

- Approved, March 3, 2017

St. Louis

Diamond Bank, Murfreesboro, Arkansas -- to establish a branch at 4820 Texas Boulevard, Texarkana, Texas.

- Approved, March 2, 2017

Richmond

First Bank, Troy, North Carolina -- to establish a branch at 3110 Edwards Mill Road, Raleigh.

- Approved, February 27, 2017

Bank Holding Companies

General Counsel

3MV Bancorp, Inc., Omaha, Nebraska, and Bruning Bancshares, Inc., Bruning --waiver of applications (1) for 3MV Bancorp, Inc., to acquire, and (2) for Bruning Bancshares, Inc., to indirectly acquire, Bank of Nebraska, La Vista, in connection with Bank of Nebraska's merger with and into 3MV Bancorp's subsidiary, Access Bank, Omaha.

- Granted, March 3, 2017

Bank Holding Companies

Minneapolis

Ameri Financial Group, Inc., Stillwater, Minnesota -- to acquire First Resource Bank, Lino Lakes.

- Approved, March 3, 2017

Chicago

Audubon County Investment Company, Audubon, Iowa -- to become a bank holding company by acquiring Audubon State Bank, Audubon.

- Approved, March 2, 2017

Director, S&R

Byline Bancorp, Inc., Chicago, Illinois -- limited relief from certain commitments.

- Granted, February 28, 2017

Richmond

First Citizens Bancshares, Inc., Raleigh, North Carolina -- to acquire shares of First Advantage Bancorp, Clarksville, Tennessee.

- Approved, March 1, 2017

General Counsel

First Guaranty Bancshares, Inc., Hammond, Louisiana -- waiver of application to acquire Premier Bancshares, Inc., McKinney, Texas, in connection with the merger of their subsidiaries, Synergy Bank, S.S.B., with and into First Guaranty Bank, Hammond.

- Granted, March 2, 2017

Bank Holding Companies

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- to acquire by merger First Menasha Bancshares, Inc., Neenah, and thereby indirectly acquire The First National Bank-Fox Valley.

- Approved, March 3, 2017

Change in Bank Control

Kansas City

State Exchange Bancshares, Inc., Lamont, Oklahoma -- to retain control of State Exchange Bancshares, Inc., and its subsidiary, State Exchange Bank, Lamont.

- Permitted, February 27, 2017

Extensions of Time

St. Louis

Diamond Bank, Murfreesboro, Arkansas -- extension to June 2, 2017, to establish a branch at 2215 East Parkway, Russellville.

- Granted, March 3, 2017

St. Louis

Flora Bank & Trust, Flora, Illinois -- extension to July 12, 2017, to establish a branch at 1478 North Worthey Street, Flora.

- Granted, March 2, 2017

Federal Reserve Bank of Boston

Filings received during the week ending March 4, 2017

Filer Filing Type Filing Proposal End of Comment Period

^{*} Subject to the provisions of the Community Reinvestment Act

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
196800	MARTHA'S VINEYARD SI	B, EDGARTOWN, MASSACHUSETTS	10/24/2016	02/23/2017	S	Int Sm Bank
121679	MUTUAL BK, WHITMAN	, MASSACHUSETTS	08/29/2016	01/09/2017	S	Int Sm Bank
CRA Exa	aminations scheduled for	Quarter of				

Location

NONE

Institution

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

End of Comment Period

Filings received during the week ending March 4, 2017

Filing Proposal

Filing Type

NONE

Filer

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Period
HAMILTON BANCORP, INC	* 3A1	Hamilton Bancorp, Inc., Ephrata, PA, to form a bank holding company by acquiring Stonebridge Bank, West Chester, PA.	Newspaper: 03/31/2017 Federal Register: Not available

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Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Comment Period
S & T BANCORP, INC.	* 3A3	Application by S&T Bancorp, Indiana, Pennsylvania, to acquire approximately 6.5% ownership of Standard Financial Corporation, Murrysville, Pennsylvania, pursuant to Section 3 of the Bank Holding Company Act	Newspaper: 03/27/2017 Federal Register: 03/27/2017

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Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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368522	APOLLO TC, APOLLO, PENNSYLVANIA	03/07/2016	02/15/2017	S	Small Bank
189129	COMMERCIAL & SVG BK, MILLERSBURG, OHIO	08/22/2016	02/15/2017	S	Int Sm Bank
615217	NORTH SIDE B&TC, CINCINNATI, OHIO	06/06/2016	02/15/2017	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Richmond

Filings received during the week ending March 4, 2017

Filer Filing Type Filing Proposal End of Comment Period

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Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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619327	FARMERS BK WINDSOR VA, WINDSOR, VIRGINIA		10/24/2016	02/21/2017	S	Int Sm Bank
CRA Ex	aminations scheduled for	Quarter of				
Institutio	on	Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Period		
Intracoastal Bancorp, Inc.	3A1	Intracoastal Bancorp, Inc., Daytona Beach, Florida, notice to become a bank holding company by acquiring 100 percent of the outstanding shares of Intracoastal Bank, Palm Coast, Florida.	Newspaper: Not applicable 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		

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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RSSD
ID Institution / Location
Exam Date
CRA CRA
Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

iler Filing Type Filing Proposal		End of Comment Period		
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to acquire via merger 100 percent of First Community Financial Partners, Inc., Joliet, Illinois, and thereby indirectly acquire First Community Financial Bank, Plainfield, Illinois.	Newspaper: Federal Register:	Not available 03/29/2017
GUARANTY BANKSHARES, LTD.	CIC	Robert David Becker, individually and as trustee for The Harold M. Becker Irrevocable Children's Trust, Cedar Rapids, Iowa, together with Sherri A. Becker, Kansas City, Missouri, Linda Deaktor, Chatsworth, California, Deborah B. Josephson, as trustee for the Deborah B. Josephson Revocable Trust, Omaha, Nebraska, Erik Leibsohn, Paradise Vally, Arizona, Steve Leibsohn, Scottsdale, Arizona, and Matthew Rose, Phoenix, Arizona, as a group acting in concert to retain voting control of 68.97 percent of Guaranty Bankshares, Ltd and thereby indirectly retain control of Guaranty Bank and Trust Company, both of Cedar Rapids, Iowa.	Newspaper: Federal Register:	Not available 01/10/2017
SECURITY FINANCIAL, INC.	CIC	Notice by Steven R. Lane, Farnhamville, Iowa, individually, and as a family group acting in concert with: Randy A. and Geri L. Lane, El Cajon, California; Keith V. and Sharon M. Lane, North Las Vegas, Nevada; Kathryn A. Lane and Joseph Thomas Fromme, Hilton Head, South Carolina; Renae M. Lane, Farnhamville, Iowa; Bradley S. and Jennifer L. Lane, Gowrie, Iowa; Brian T. and Jessica Lane, Farnhamville, Iowa; Cody and Tiffany R. Christensen, Des Moines, Iowa; Todd M. Madson, Jefferson, Iowa; Bret A. Madson, Jefferson, Iowa; Cheri S. Delay, Jefferson, Iowa, to retain control of more than 25 percent of the voting shares of Security Financial, Inc., Farnhamville, Iowa, and thereby indirectly control Security Savings Bank, Gowrie, Iowa.	Newspaper: Federal Register:	03/31/2017 03/02/2017

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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RSSD CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Period		
CENTURY BANCSHARES, INC.	CIC	Notice by John Christopher Harlin, Trustee of the John Christopher Harlin Revocable Trust, John L. Harlin Trustee of the Hugh T. Harlin Trust, John L. Harlin, Trustee UTA John L. Harlin Trust, Linda K. Harlin Trustee UTA Linda K. Harlin Trust, Abigail Christen Harlin, Bradley J. Hardcastle Trustee of the Bradley J. Hardcastle Trust, all of Gainesville, Missouri, Lisa M. Gables of Clifton, Virginia, and Joe D. Hardcastle and B. Sherrill Hardcastle Trustees of the Joe D. Hardcastle Revocable Trust, B. Sherrill Hardcastle and Joe D. Hardcastle Trustees of the B. Sherrill Hardcastle Revocable Trust, Sherrill Hardcastle Custodian under MO-UTMA FBO Faith Morgan Harlin, all of Lebanon, Missouri, collectively as a group acting in concert, to retain control of Century Bancshares, Inc., Gainesville, Missouri, and thereby retain indirect control of its subsidiary bank, Century Bank of the Ozarks, Gainesville, Missouri. Century Bancshares, Inc. also controls Ozarks Heritage Financial Group, Inc. of Gainesville, Missouri. Ozarks Heritage Financial Group, Inc. controls Legacy Bank & Trust Company of Rogersville, Missouri.	Newspaper: Federal Register:	Not available 03/23/2017	
MILES BANCSHARES, INC.	* 3A3	Miles Bancshares, Inc., Advance, Missouri, to acquire up to 5.31 percent of the voting shares of UBT Bancshares, Inc., Marysville, Kansas, and thereby indirectly acquire United Bank & Trust, Marysville, Kansas.	Newspaper: Federal Register:	03/25/2017 03/29/2017	
SOUTHERN BANCORP, INC	* 3A3 * 18C * Branch	Southern Bancorp, Inc., Arkadelphia, Arkansas, to acquire 100 percent of the voting shares of Farmers Bank, Hamburg, Arkansas. Also Southern Bancorp Bank, Arkadelphia, Arkansas, to merge with Farmers Bank, Hamburg, Arkansas, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	03/25/2017 03/27/2017	

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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785473	FIRST SAVINGS BK, CLARKSVILLE, INDIANA	09/19/2016	02/09/2017	S	Int Sm Bank
773247	MIDLAND ST BK, EFFINGHAM, ILLINOIS	09/12/2016	02/24/2017	S	Large Bank
CRA Exa	aminations scheduled for Quarter of				
Institution	n Location				

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Period		
ALERUS FINANCIAL CORPORATION	CIC	Notice by Alerus Financial Employee Stock Ownership Plan, Grand Forks, North Dakota to increase its ownership to 10% or more of Alerus Financial Corporation, Grand Forks, North Dakota, and indirectly Alerus Financial, National Association, Grand Forks, North Dakota.	Newspaper: Federal Register:	Not available Not available	
FIRST INTERSTATE BANCSYSTEM, INC.	* 3A3 * 18C * Branch	First Interstate BancSystem, Inc., Billings Montana, to acquire 100% of Cascade Bancorp, Inc., Bend, Oregon. And First Interstate Bank, Billings Montana to merge with Bank of the Cascades, Bend, Oregon, and incident thereto, establish branches.	Newspaper: Federal Register:	Not available 03/14/2017	
LAKE ELMO BANCSHARES, INC.	CIC	Change in Control Notice by Rebecca R. Billingsley, Lake Elmo, Minnesota, Daniel D. Raleigh, Lake Elmo, Minnesota, and Elizabeth R. Landherr, Lake Elmo, Minnesota, individually, and as trustees of one or more of the following trusts: The Joseph Leo Raleigh Trust (trustee Daniel D. Raleigh), the Megan Snowell Raleigh Trust (trustee Daniel D. Raleigh), the Elizabeth Tian Landherr Trust (trustee Elizabeth R. Landherr), the Maria Snowell Landherr Trust (trustee Elizabeth R. Landherr), the John Daniel Billingsley Trust (trustee Rebecca R. Billingsley), the Kathleen Raleigh Billingsley Trust, (trustee Rebecca R. Billingsley), and the Rachel Elizabeth Billingsley Trust (trustee Rebecca R. Billingsley), and as the persons designated to vote the shares held by the Lake Elmo Bank Employee Stock Ownership Trust (all Trusts located in Lake Elmo, Minnesota), to retain control of 25 percent or more of Lake Elmo Banks, Lake Elmo, Minnesota, and thereby indirectly retain control of Lake Elmo Bank, Lake Elmo, Minnesota.	Newspaper: Federal Register:	Not available 03/14/2017	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	Change in Control Notice by Jeffory A. Erickson, Sioux Falls, South Dakota to retain and acquire 25 percent or more of the shares of Leackco Bank Holding Company, Inc., Wolsey, South Dakota, and thereby indirectly gain control of American Bank and Trust, Wessington Springs, South Dakota.	Newspaper: Federal Register:	Not available 03/13/2017	

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Federal Reserve Bank of Minneapolis

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RSSD CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period
REPUBLIC TRINIDAD CORPORATION	CIC	Nancy Eiseman Blackburn, Austin, Texas, individually, to retain control of Republic Trinidad Corporation, Houston, Texas, parent of The First National Bank of Trinidad, Trinidad, Colorado, through the retention of voting shares and for approval as a member of the Eiseman Family Group, which controls Republic Trinidad Corporation.	

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Federal Reserve Bank of Kansas City

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131155	CITY B&TC, GUYMON, OKLAHOMA	11/14/2016	02/16/2017	S	Small Bank
544652	CORNHUSKER BK, LINCOLN, NEBRASKA	10/31/2016	02/23/2017	S	Int Sm Bank
392152	NEW CENTURY BK, BELLEVILLE, KANSAS	10/17/2016	02/23/2017	S	Small Bank
544652	CORNHUSKER BK, LINCOLN, NEBRASKA	10/31/2016	02/23/2017	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution Location

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Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUSHATTA BANCSHARES, INC.	CIC	Retroactive notice filed by Henry W. Bethard V and Benjamin T. Bethard, to retain less than one percent of the common shares of Coushatta Bancshares, Inc., Coushatta, Louisiana, and to join the Bethard family group, a group acting in concert with respect to Coushatta Bancshares, Inc., previously cleared under the Change in Bank Control Act, on May 16, 2006. Coushatta Bancshares, Inc., controls Bank of Coushatta, Coushatta, Louisiana.	Newspaper: Federal Register:	03/08/2017 03/06/2017
FIRST PADUCAH BANCSHARE OF TEXAS, INC.	CIC	Notice by The George V. and Nora J. Deaton Living Trust, Paducah, Texas, for which George V. Deaton and Russell Edward Deaton, both of Paducah, Texas, serve as co-trustees, to retain control of 25 percent or more of First Paducah Bancshares of Texas, Inc., and therefore indirectly The First National Bank of Paducah, both of Paducah, Texas; and the George V. and Nora J. Deaton Living Trust to join the Deaton Family Group, a group acting in concert, previously approved under the Change in Bank Control Act on October 20, 2014.	Newspaper: Federal Register:	03/08/2017 03/01/2017
PLAINSCAPITAL BANK	* Branch	Application by PlainsCapital Bank, Dallas, Texas, to establish a branch at 804 North Collins, Arlington, Texas 76011.	Newspaper: Federal Register:	Not available Not applicable
VISTA BANCSHARES, INC.	* 3A5	Application by Vista Bancshares, Inc., Ralls, Texas and BankCap Equity Fund LLC, BankCap Partners GP, L.P., and BankCap Partners Fund I, L.P., all of Dallas Texas, each a bank holding company, through BankCap Partners Opportunity Fund, L.P., Dallas Texas, to acquire The Hamlin Financial Corporation, and, thereby, acquire control of its wholly owned subsidiary, Hamlin National Bank, both of Hamlin, Texas.	Newspaper: Federal Register:	03/26/2017 03/17/2017
VISTA BANK	* 18C	Application by Vista Bank, Ralls, Texas, to acquire by merger Hamlin National Bank, Hamlin, Texas, and to establish all offices of Hamlin National Bank as branches of Vista Bank.	Newspaper: Federal Register:	Not available Not applicable

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Federal Reserve Bank of Dallas

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Institution Location

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District: 12 Federal Reserve Bank of San Francisco Filings received during the week ending March 4, 2017

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALTAPACIFIC BANK	* Branch	AltaPacific Bank, Santa Rosa, California, to establish a branch at 368 East Vanderbilt Way, San Bernardino, California.	Newspaper: Federal Register:	Not available Not applicable
FIRST FINANCIAL NORTHWEST, INC.	CIC	First Financial Northwest ESOP, and ESOP Administrators Dana E. Floth, Christine Huestis, and Richard P. Jacobson, all of Renton, Washington; and ESOP Trustee, First Bankers Trust Services, Inc., Quincy, Illinois; to retain and acquire additional voting shares of First Financial Northwest, Inc., and thereby indirectly acquire shares of First Financial Northwest Bank, both of Renton, Washington.	Newspaper: Federal Register:	03/09/2017 03/02/2017

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Federal Reserve Bank of San Francisco

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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 CRA CRA
ID Institution / Location Exam Date Public Date Rating Exam Method

NONE

CRA Examinations scheduled for Quarter of

Institution Location

^{*} Subject to the provisions of the Community Reinvestment Act