
Federal Reserve Release



H.2

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

No. 27

Week Ending July 4, 2020

Testimony and Statements

Corona Virus and CARES Act -- statement by Chair Powell before the House Committee on Financial Services on the Federal Reserve's response to the coronavirus event.

- Published, June 30, 2020

Forms

Forms -- (1) temporary revisions to the Consolidated Financial Statements for Holding Companies (FR Y-9C); and (2) initial Board review to extend with revision the FR Y-9 family of reports.

- Approved, June 30, 2020

Forms -- (1) temporary revisions to the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M); and (2) initial Board review to extend with revision the FR Y-14A/Q/M.

- Approved, July 1, 2020

Monetary and Financial Policy

Primary Market Corporate Credit Facility -- updates to the facility.

- Approved, June 29, 2020

Personnel

Division of Management -- appointment of Curtis Eldridge as senior associate director, Ann Buckingham as associate director, and Katherine Perez as deputy associate director.

- Announced, July 2, 2020

Supervision and Regulation

Resolution Plans -- interagency (1) letters to the eight largest and most complex domestic firms to issue expectations for their next resolution-planning submissions and (2) review of "critical operations" of certain firms.

- Approved, June 29, 2020

Enforcement

Barclays Bank PLC, London, England; and Barclays Bank PLC, New York Branch, New York, New York -- cease-and-desist order dated May 20, 2015, terminated June 25, 2020.

- Announced, July 2, 2020

Benchmark Community Bank, Kenbridge, Virginia -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, June 30, 2020

Peoples Bank, Lawrence, Kansas -- consent order dated November 28, 2017, terminated June 25, 2020.

- Announced, June 30, 2020

Putnam County Bank, Hurricane, West Virginia -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, July 2, 2020

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Advisory Councils

Director, S&R

Insurance Policy Advisory Committee -- notice that the Board is accepting applications from individuals who wish to be considered for membership on the committee.

- Approved, June 29, 2020

Bank Holding Companies

Chicago

Bath State Bancorp Employee Stock Ownership Plan with 401(k) Provisions (ESOP), Bath, Indiana -- to become a bank holding company by acquiring shares of Bath State Bancorp, Bath, and thereby acquiring control of Bath State Bank; and for ESOP to engage in extending credit and servicing loans.

- Approved, July 2, 2020

Chicago

GNB Bancorporation, Grundy Center, Iowa -- to take assignment of a loan to GNB Bancorporation ESOP and thereby engage in making and servicing loans.

- Approved, July 3, 2020

Atlanta

IFB Bancorp, Inc., Miami, Florida -- to become a bank holding company by acquiring International Finance Bank, Miami.

- Approved, June 29, 2020

Banks, State Member

Cleveland

The Cortland Savings and Banking Company, Cortland, Ohio -- to retain certain public welfare investments.

- Approved, June 18, 2020

(A/C)

St. Louis

First Savings Bank, Jeffersonville, Indiana -- to make a public welfare investment.

- Withdrawn, July 2, 2020

Change in Bank Control

Philadelphia

Avidbank Holdings, Inc., San Jose, California -- change in bank control of Avidbank Holdings, Inc., and its subsidiary, Avidbank, San Jose.

- Permitted, July 1, 2020

Minneapolis

Citizens Bank Holding Company, Finley, North Dakota -- to retain control of Citizens Bank Holding Company and its subsidiary, Citizens State Bank of Finley, Finley.

- Permitted, July 3, 2020

St. Louis

Commercial Holding Company, Paris, Tennessee -- to retain control of Commercial Holding Company and its subsidiary, Commercial Bank & Trust Company, Paris.

- Permitted, June 29, 2020

Change in Bank Control

Secretary

Westbrand, Inc., Minot, North Dakota -- to retain control of Westbrand, Inc., and its subsidiaries, First Western Bank and Trust, Minot; and BlackRidgeBank, Fargo.

- Permitted, July 1, 2020

Extensions of Time

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to October 3, 2020, to acquire voting shares of UBT Bancshares, Inc., Marysville, and thereby indirectly acquire United Bank & Trust.

- Granted, July 2, 2020

Secretary

Qualified Financial Contracts (QFCs) -- temporary extensions of time for the following banking organizations to comply with certain requirements of the Board's QFC stay rule: Bank of America Corporation; Citigroup Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Co.; Morgan Stanley; Wells Fargo & Company; The Bank of New York Mellon Corporation; and State Street Corporation.

- Granted, June 29, 2020

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN BANKSHARES INC	* 3A1	Application by Eastern Bankshares Inc., Boston, Massachusetts (a newly formed Massachusetts corporation), to become a stock bank holding company and acquire 100% of the outstanding capital stock of Eastern Bank, Boston, Massachusetts, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, in connection with the full conversion and reorganization of Eastern Bank Corporation, Boston, Massachusetts, a Massachusetts-chartered mutual holding company, into the capital stock form.	Newspaper:	Not available
			Federal Register:	07/27/2020

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
1008674	READING CO-OP BK, READING, MASSACHUSETTS	12/02/2019	06/28/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CITIZENS BANCSHARES, INC.	* 3A3	First Citizens Bancshares, Inc., Raleigh, North Carolina, to retain 5.05% and acquire up to 9% of the voting securities of CommerceWest Bank, Irvine, California, solely as a result of stock redemptions.	Newspaper:	07/29/2020
			Federal Register:	08/03/2020
PINNACLE BANKSHARES CORPORATION	* 3A5	Pinnacle Bankshares Corporation, AltaVista, Virginia, to acquire 100% of the voting securities of Virginia Bank Bankshares, Inc., Danville, Virginia, and thereby indirectly acquire Virginia Bank and Trust Company, Danville, Virginia.	Newspaper:	Not available
			Federal Register:	Not available

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6
Federal Reserve Bank of Atlanta
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARBOR BANCORP, INC.	CIC	Notice by Christopher S. Grant, Ann Arbor, Michigan, as Trust Director of The Martin Grandchildren's Trust, the William C. Martin GRAT Remainder Trust f/b/o William S. Martin, and the William C. Martin GRAT Remainder Trust f/b/o Michael C. Martin (collectively the "Trusts"), to join the Martin Family Control Group as approved on December 15, 2017; June 21, 2018; and November 8, 2019, which includes the Trusts; and acquire control of 10 percent or more of the voting shares of Arbor Bancorp, Inc., and thereby indirectly control Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
CHOICEONE BANK	* 18C * Branch	ChoiceOne Bank, Sparta, Michigan to merge with Community Shores Bank, Muskegon, Michigan and thereby establish branches at 1030 W. Norton Avenue, Muskegon, MI, 5797 Harvey St., Muskegon, MI, 180 N. Causeway, North Muskegon, MI, and 1120 S. Beacon Blvd., Grand Haven, MI.	Newspaper:	07/29/2020
			Federal Register:	Not applicable
FIRST STATE BANK HOLDING COMPANY	CIC	Notice by Nancy Toppenberg, Newton, Iowa, together with Linda Fleagle and Jerry Fleagle both of Coralville, Iowa, and Brian Toppenberg, Norwalk, Iowa, as a group acting in concert, to acquire control of more than 10 percent of the voting shares of First State Bank Holding Company, and thereby indirectly control First State Bank, both of Lynnville, Iowa.	Newspaper:	Not available
			Federal Register:	07/14/2020
FORWARD MUTUAL HOLDING COMPANY	* MHC Formation	Forward Mutual Holding Company and Forward Financial, Inc., to convert from bank holding companies to a mutual holding company and a mid-tier stock savings and loan holding company, respectively, through retention of 100 percent of Forward Bank, a state savings bank, all of Marshfield, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
KATZ ACQUISITION CORPORATION, LLC	* 3A1	Katz Acquisition Corporation, LLC, Tampa, Florida, to become a bank holding company by acquiring 100 percent of Camp Grove Bancorp, Inc., and indirectly acquire Camp Grove State Bank, both of Camp Grove, Illinois.	Newspaper:	07/25/2020
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
LASALLE BANCORP, INC.	CIC	Notice by S.C. Investments, L.P., Palatine, Illinois, with Gerald F. Fitzgerald as general partner; the Fitzgerald Dynasty Trust, Palatine, Illinois, with Denise M. Fitzgerald as trustee; the James G. Fitzgerald 1988 Trust, Naples, Florida, with James G. Fitzgerald as trustee; the Andrew J. Fitzgerald 2011 Trust, Santa Barbara, California, with Andrew J. Fitzgerald as trustee; the Timothy E. Fitzgerald 2011 Trust, Naples, Florida, with Timothy J. Fitzgerald and James G. Fitzgerald as co-trustees; and the Whooper Trust, Naples, Florida, with Jane M. Fitzgerald as trustee, as a group acting in concert, to join the Fitzgerald family control group, to retain and acquire 25 percent or more of LaSalle Bancorp, LaSalle, Illinois and thereby indirectly control Hometown National Bank, LaSalle, Illinois.	Newspaper:	Not available
			Federal Register:	06/17/2020
WATERMAN ACQUISITION GROUP, LLC	CIC	Michael Kaufman, as trustee of The Michael Kaufman Living Trust dated March 13, 2019 to be added to the current control group, which includes Michael Kaufman, Mark Bear, Jodi Urkov, Jon Crumlish, Dave Carno, and Lukasz Wojtakik, to acquire control of Waterman Acquisition Group, LLC., Wilmette, Illinois and thereby indirectly acquire Waterman State Bank, Waterman, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7
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
744238	FARMERS AND MECHANICS BK, GALESBURG, ILLINOIS	03/09/2020	06/29/2020	S	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to relocate its main office to 1801 Rahling Road, Suite 100, Little Rock, Arkansas, and to retain the office located at 12224 Chenal Parkway, Little Rock, Arkansas as a branch facility.	Newspaper:	07/16/2020
			Federal Register:	Not applicable
TOWNSEND FINANCIAL CORPORATION	CIC	Notice by Kyle and Valerie Townsend, individually and as members of a family control group to retain control of 100 percent of the outstanding stock of and a control ownership position in Townsend Financial Corporation (Corporation), and indirect control and the Corporation's wholly owned subsidiary, Farmers Bank, Parsons, Tennessee.	Newspaper:	07/21/2020
			Federal Register:	07/17/2020

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
PARK FINANCIAL GROUP, INC.	* 3A3	Park Financial Group, Inc., Minneapolis, Minnesota, to acquire an additional 51.54 percent, thus increasing its ownership to 100 percent, of the voting shares of Mesaba Bancshares, Inc., Grand Rapids, Minnesota, and thereby indirectly acquire American Bank of the North, Nashwauk, Minnesota, and The Lake Bank, Two Harbors, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
SECURITY FINANCIAL SERVICES CORPORATION	* 3A3	Security Financial Services Corporation, Durand, Wisconsin to acquire Jackson County Bank, Black River Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/06/2020

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
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCSB FINANCIAL CORP.	CIC	Mario Usera and Cari Usera, both of Liberty, MO; Gabriella Usera, Liberty, Missouri; and Carmen Colford, Vermillion, South Dakota; to retain voting shares of CCSB Financial Corp., Liberty, Missouri (the company), and be approved as members of the Usera Family Group. The company controls Clay County Savings Bank, Liberty, Missouri.	Newspaper:	07/20/2020
			Federal Register:	07/14/2020
CHEYENNE BANKING CORPORATION	* 3A3	Cheyenne Banking Corporation, Cheyenne, Oklahoma, to acquire 100 percent of the voting shares of Laverne Bancshares, Inc., parent of Bank of Laverne, both in Laverne, Oklahoma.	Newspaper:	07/17/2020
			Federal Register:	07/27/2020
STIGLER BANCORPORATION, INC.	CIC	Frederick Michael Butler, Stigler, Oklahoma, individually, and as co-trustee of the Richard Earl Carter Irrevocable Trust dtd 6/10/09 (REC Trust) and the Megan Nicole Dunn Irrevocable Trust dtd 6/10/09 (MND Trust); and Eva L. White, Muskogee, Oklahoma as co-trustee of the REC Trust and the MND Trust, to retain voting shares, and thereby control, of Stigler Bancorporation, Inc., Stigler, Oklahoma (the company). The company controls The First National Bank of Stigler, Stigler, Oklahoma. Additionally, Frederick Michael Butler; Kerri L. Butler; the REC Trust; and the MND Trust; all of Stigler, Oklahoma, and Eva L. White; to retain/acquire shares of the company and become approved members of the Butler Family Group.	Newspaper:	07/15/2020
			Federal Register:	07/08/2020
TRI VALLEY BANCSHARES, INC.	* 3A5	Tri Valley Bancshares, Inc., Talmage, Nebraska, to acquire by merger 100 percent of the voting shares of Eagle Bancshares, Inc., parent of Eagle State Bank, both in Eagle, Nebraska.	Newspaper:	08/02/2020
			Federal Register:	08/03/2020

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
CROSSROADS SYSTEMS, INC.	* 3A1	Application by Crossroads Systems, Inc., Dallas, Texas, to become a bank holding company by acquiring 100 percent of Rice Bancshares, Inc., and indirectly, The First State Bank, both of Rice, Texas	Newspaper:	Not available
			Federal Register:	06/30/2020
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2710 West Lake Houston Parkway, Kingswood, Texas 77345	Newspaper:	07/09/2020
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 23519 Brazos Town Crossing, Rosenberg, Texas 77471	Newspaper:	07/11/2020
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2982 Fulton Street, Houston, Texas 77009	Newspaper:	07/11/2020
			Federal Register:	Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio to establish a branch located at 1710 Briarcrest Drive, Bryan, Texas 77802	Newspaper:	07/16/2020
			Federal Register:	Not applicable

* 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	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending July 4, 2020

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
JIKO GROUP, INC.	* 3A1 4c8	(1) Jiko Group, Inc., Berkeley, California, to become a bank holding company by acquiring 100 percent of the voting common stock of Mid-Central Federal Savings Bank, Wadena, Minnesota, upon Mid-Central's conversion from a federal savings bank to a national bank; (2) Jiko Group, Inc., Berkeley, California, through its wholly-owned subsidiary, Jiko Technologies, Inc., Berkeley, California, and Jiko Technologies, Inc.'s wholly-owned subsidiary, Jiko Technologies Europe EHF, Reykjavik, Iceland, to engage de novo in data processing pursuant to Section 225.28(b)(14) of Regulation Y; and (3) Jiko Group, Inc., Berkeley, California, through its wholly-owned subsidiary, Jiko Securities, Inc., Berkeley, California, to engage de novo in agency transactional services for customers pursuant to Section 225.28(b)(7) of Regulation Y and to engage de novo in investment transactions as principal pursuant to Section 225.28(b)(8) of Regulation Y.	Newspaper:	Not available
			Federal Register:	07/30/2020
PRIVATE BANCORP OF AMERICA, INC.	CIC	Change in Bank Control Notice filed by Selwyn Isakow, LaJolla, California, to acquire additional voting shares of Private Bancorp of America, Inc. and thereby indirectly acquire voting shares of Calprivate Bank, both of LaJolla, California.	Newspaper:	Not available
			Federal Register:	07/21/2020

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act