



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 1, 2025



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

1st Source Bank, South Bend, Indiana—to establish a branch at 10570 North Michigan Road, Carmel, Indiana.

Approved: February 23, 2025

St. Louis

Anstaff Bank, Green Forest, Arkansas—to retain a branch at 702 East Main Street, Green Forest, Arkansas.

Approved: February 25, 2025

The Bank of Fayette County, Piperton, Tennessee—to establish a branch at 154 East Main Street, Adamsville, Tennessee.

Approved: February 28, 2025

Bank Holding Companies

Boston

Ion Financial, MHC, Naugatuck, Connecticut—to become a bank holding company by acquiring NVE Bancorp, MHC, and NVE Bancorp, Inc., and thereby indirectly acquiring NVE Bank, all of Englewood, New Jersey.

Approved: February 28, 2025

Chicago

Billfloat, Inc., dba SmartBiz Loans, San Francisco, California—to become a bank holding company by acquiring United Community Bancshares, Inc., and thereby indirectly acquiring Centrust Bank, N.A., both of Northbrook, Illinois.

Approved: February 25, 2025

Dallas

Producer Bancorp, Inc., Beaumont, Texas—to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of the Board's Regulation Y.

Withdrawn: February 28, 2025

Kansas City

Emprise Financial Corporation, Wichita, Kansas—to engage in lending activities pursuant to section 225.28(b)(1) of Regulation Y.

Approved: February 25, 2025

Minneapolis

Glacier Bancorp, Inc., Kalispell, Montana—waiver of application to acquire Bank of Idaho Holding Co. and thereby indirectly acquire Bank of Idaho, both of Idaho Falls, Idaho, in connection with the merger of Bank of Idaho with and into Glacier Bank, Kalispell, Montana.

Granted: February 26, 2025

Secretary

Magnolia Banking Corporation, Magnolia, Arkansas—to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.*

Approved: February 6, 2025

*Addition

Bank Mergers

St. Louis

Dieterich Bank, Effingham, Illinois—to merge with Community Bank of Trenton, Trenton, Illinois, and thereby retain the acquired facilities as branches.

Approved: February 24, 2025

Change in Bank Control

Atlanta

Anchor Bancorp Inc., Palm Beach Gardens, Florida—Anchor Bank Irrevocable Trust, Coral Gables, Florida, Guido E. Hinojosa Cardoso, as trustee, La Paz, Bolivia, to join the Hinojosa Control Group, a group acting in concert, to acquire voting shares of Anchor Bancorp Inc. and thereby indirectly acquire voting shares of Anchor Bank, Palm Beach Gardens, Florida.

Permitted: February 26, 2025

FBDC Financial Corp., Fort Payne, Alabama—Linda M. Young and Nathaniel J. Pierson, both of Fort Payne, Alabama, and Chris Y. Pierson, Valley Head, Alabama, to join the Young Family Control Group, a group acting in concert, to retain voting shares of FBDC Financial Corp. and thereby indirectly retain voting shares of First Fidelity Bank, Fort Payne, Alabama.

Permitted: February 28, 2025

Minneapolis

Finlayson Bancshares, Inc., Finlayson, Minnesota—Gabrielle Pogatchnik, Philadelphia, Pennsylvania, to join the Pogatchnik Family Control Group, a group acting in concert, to retain voting shares of Finlayson Bancshares, Inc., and thereby indirectly retain voting shares of First Independent Bank, Russell, Minnesota, and Northview Bank, Sandstone, Minnesota.

Permitted: February 27, 2025

San Francisco

Liberty Northwest Bancorp, Inc., Poulsbo, Washington—Charles Diesing, Graham, Washington, to acquire additional voting shares of Liberty Northwest Bancorp, Inc., and thereby indirectly acquire additional voting shares of Liberty Bank, Poulsbo, Washington.

Permitted: February 26, 2025

St. Louis

Commercial Holding Company, Inc., Paris, Tennessee—the Price & Minta Ford Living Trust, Price Ford and Minta Ford as co-trustees, all of Memphis, Tennessee, as members of the Ford Family Control Group, a group acting in concert, to acquire additional voting shares of Commercial Holding Company, Inc., and thereby indirectly acquire voting shares of Commercial Bank & Trust Company, Paris, Tennessee.

Withdrawn: February 27, 2025

Financial Holding Companies

St. Louis

Rich Land Bancorp, Inc., Olney, Illinois—election to become a financial holding company.

Effective: February 26, 2025

Other Actions

Director, S&R

Niedersachsen Invest GmbH and Hannoversche Beteiligungsgesellschaft Niedersachsen mbH, both of Hannover, Germany—request to comply with certain provisions of the Board's Regulation YY through a subsidiary.

Granted: February 28, 2025

General Counsel

Niedersachsen Invest GmbH and Hannoversche Beteiligungsgesellschaft Niedersachsen mbH, both of Hannover, Germany—request for an exemption under section 4(c)(9) of the Bank Holding Company Act.

Granted: February 28, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company ("SSBT"), Boston, Massachusetts, and SSBT's Edge corporation subsidiary, State Street International Holdings ("SSIH"), Boston, Massachusetts, hereby provide thirty days' prior notice, pursuant to Section 211.9(f) of Regulation K, of their intention to invest in certain subsidiaries of SSIH in support of their proposed internal restructuring of certain of SSIH's direct and indirect non-US servicing subsidiaries to rationalize the provision of shared services within the State Street group.	Newspaper: Federal Register:

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUCKEYE STATE BANCSHARES INC	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Stanley Jackson, Westerville, Ohio, individually and as Trustee of the Buckeye State Bank 401(k) Employee Stock Ownership Plan ("ESOP") and Kevin Rahe, Perrysburg, Ohio, as Trustee of the ESOP, for permission to retain 10% or greater of the shares and thereby control Buckeye State Bancshares, Inc., Powell, Ohio, and indirectly control Buckeye State Bank, Powell, Ohio.	Newspaper: Federal Register:	03/18/2025 03/17/2025
KILLBUCK SAVINGS BANK COMPANY, THE	* Branch (Domestic)	The Killbuck Savings Bank Company, Killbuck, Ohio, intends to establish a full service branch office located at 445 West Milltown Road, Wooster, Ohio 44691.	Newspaper: Federal Register:	03/13/2025 Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

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 March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

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 March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

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 March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C * 3A3 * Branch (Domestic)	BANK, Wapello, Iowa to merge with First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.	Newspaper: Federal Register:	Not available Not available
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire Middletown State Bank, Middletown, Illinois.	Newspaper: Federal Register:	Not available 04/03/2025
MORNING SUN BANK CORP.	* 3A3	Morning Sun Bank Corp., Morning Sun, Iowa to acquire First Trust and Savings Bank, Coralville, Iowa.	Newspaper: Federal Register:	Not available 02/27/2025
SCOTT BANCSHARES, INC.	Change in Bank Control	The Myron L. Scott Trust, Sam Scott Trustee, Bethany, Illinois, together with the Barbara M. Scott Trust, Barbara Scott Trustee, Bethany, Illinois; Alyssa Scott Pagel, Franklin, Tennessee; the Todd and Kristen Miller Joint Revocable Trust, Todd and Kristen Miller co-trustees, Edwardsville, Illinois; Jamie L. Scott, Aldan, Pennsylvania; Madelyn K. Miller, Edwardsville, Illinois; and Mason S. Miller, Edwardsville, Illinois, as members of the Scott Family Group, as members of the Scott Family Group, a group acting in concert, to retain 25 percent or more of shares of Scott Bancshares, Inc. and thereby indirectly control Scott State Bank, both of Bethany, Illinois.	Newspaper: Federal Register:	Not available 03/11/2025

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District: 7

Federal Reserve Bank of Chicago

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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 March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
Battle Financial, Inc.	* 3A1	Battle Financial, Inc., Edwards, Colorado, to become a bank holding company by acquiring Stearns Bank Upsala National Association, Upsala, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
FIRST INTERSTATE BANK	* Branch (Domestic)	First Interstate Bank, Billings, Montana, to establish a branch at 1947 9th Street West, Columbia Falls, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable

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District: 9

Federal Reserve Bank of Minneapolis

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

CRA Examinations scheduled for 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 March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ANTLERS BANCORPORATION, INC.	Change in Bank Control	The Steve Burrage 2024 Succession Trust, Roberta Burrage, trustee; and the Roberta Burrage 2024 Succession Trust, Steve Burrage, trustee, all of Antlers, Oklahoma, to become members of the Burrage Family Control Group, a group acting in concert, to acquire voting shares of First Antlers Bancorporation, Inc., and thereby indirectly acquire voting shares of FirstBank, both of Antlers, Oklahoma. Roberta Burrage and Steve Burrage have previously been permitted by the Federal Reserve System to acquire control of voting shares of First Antlers Bancorporation, Inc.	Newspaper: Federal Register:	Not available 03/03/2025
PAYNE COUNTY BANK, THE	* Branch (Domestic)	The Payne County Bank, Perkins, Oklahoma, to establish a branch located at 1002 East Main Street, Cushing, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable
PLATTE VALLEY BANCORP, INC.	Change in Bank Control	The Thomas E. Wolf Trust, as amended and restated on August 17, 2022, the Thomas E. Wolf Family Trust, a subtrust created under the Thomas E. Wolf Trust, the Deanna H. Wolf Trust, as amended and restated on August 17, 2022, and Deanna H. Wolf, as trustee of the aforementioned trusts, all of North Bend, Nebraska; and the John A. Wolf Revocable Trust, dtd June 15, 2023, and the Linda W. Wolf Revocable Trust, dtd June 15, 2023, and John A. Wolf, as trustee of the aforementioned trusts, all of Grand Island, Nebraska; to become members of the Arden Wolf Family Group, a group acting in concert, to acquire voting shares of Platte Valley Bancorp, Inc., and thereby indirectly acquire voting shares of Platte Valley Bank, both of North Bend, Nebraska.	Newspaper: Federal Register:	Not available 03/07/2025

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District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	05/01/2025

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL NATIONAL CORPORATION	Change in Bank Control	Notice by the Doris Jones Marital Trust, Brady, Texas (W. Clay Jones and Mark Jones, Co-Trustees); Grant Johanson Jones, Rochelle, Texas; Jeffrey Jones, Brady, Texas; the John W. Jones Family Trust, Brady, Texas (W. Clay Jones and Mark Jones, Co-Trustees); Mark Jones, Rochelle, Texas; Martha Marie Jones, Austin, Texas; W. Clay Jones, Rochelle, Texas; the William Jones Family Trust, Brady, Texas (Diane Johanson Jones, Trustee); Zachary Jones, Brady, Texas; and Liane Jones Locke, Lubbock, Texas; (collectively, the "Jones Control Group") a group acting in concert, to retain control of Commercial National Corporation, Brady, Texas, and thereby indirectly, Commercial National Financial Corporation, Henderson, Nevada, and The Commercial National Bank, Brady, Texas	Newspaper: Federal Register:	Not available 03/12/2025
RELATIONSHIP FINANCIAL CORPORATION	Change in Bank Control	Charles J. Whelan, Jr., the Charles J. Whelan, Jr. 2024 Trust ("Trust"), and Cynthia Ann Whelan as trustee of the Trust, all of Kerrville, Texas, to acquire voting shares of Relationship Financial Corporation ("Company") and thereby indirectly acquire voting shares of Guadalupe Bank ("Bank"), both of Kerrville, Texas and for the Trust to join the Whelan Family Group. In addition, Charles Joseph Whelan, Jr., Cynthia Ann Whelan, Kevin Joseph Whelan, and Adria Nicole Whelan, all of Kerrville, Texas; Leslie Whelan White, and Aaron James White, both of Austin, Texas; as a group acting in concert ("Whelan Family Group"), to retain voting shares of Company and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	Not available 03/07/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
YOAKUM NATIONAL BANCSHARES, INC.	* 3A5	Yoakum National Bancshares, Inc., Yoakum, Texas, to acquire 100 percent of the issued and outstanding voting securities of Ganado Bancshares, Inc., and thereby indirectly acquire Citizens State Bank, both of Ganado, Texas, pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 03/13/2025

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District: 11

Federal Reserve Bank of Dallas

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965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
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 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch (Domestic)	Bank of Hawaii, Honolulu, Hawaii, to establish a new branch office at 134 Chalan San Antonio, Tamuning, Guam 96913.	Newspaper:	Not Available
			Federal Register:	Not Applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act