



FEDERAL RESERVE RELEASE

# H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 19 Week ending May 10, 2025

## Board Actions

None

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Cleveland*

The Peoples Bank & Trust Company of Hazard, Hazard, Kentucky—to establish a branch at 102 River Drive, Irvine, Kentucky.

Approved: May 6, 2025

The State Bank and Trust Company, Defiance, Ohio—to establish a branch at 1414 North Scott Street, Napoleon, Ohio.

Approved: May 9, 2025

#### *Dallas*

The Bank and Trust, SSB, Del Rio, Texas—to establish a branch at 3604 North Bryant Boulevard, San Angelo, Texas.

Approved: May 7, 2025

Texas Regional Bank, Harlingen, Texas—to establish a branch at 13300 FM 1488, Magnolia, Texas.

Approved: May 6, 2025

#### *Kansas City*

Blue Sky Bank, Pawhuska, Oklahoma—to establish a branch at 15301 Dallas Parkway, Addison, Texas.

Approved: May 8, 2025

### Bank Holding Companies

#### *Chicago*

Old Second Bancorp, Inc., Aurora, Illinois—to merge with Bancorp Financial, Inc., and thereby indirectly acquire Evergreen Bank Group, both of Oak Brook, Illinois.

Approved: May 8, 2025

#### *Director, S&R*

First Citizens Bancshares, Inc., Raleigh, North Carolina—request to redeem certain subordinated debt instruments.\*

Granted: April 29, 2025

\*Addition

#### *Kansas City*

First State Holding Co., Lincoln, Nebraska—waiver of application to acquire Community State Bank, Colon, Nebraska, in connection with the merger of Community State Bank with and into First State Bank, Lincoln, Nebraska.

Granted: May 7, 2025

### Bank Mergers

#### *Kansas City*

First State Bank Nebraska, Lincoln, Nebraska—to merge with Community State Bank, Colon, Nebraska, and thereby establish branches in Colon, Nebraska, and Cedar Bluffs, Nebraska.

Approved: May 7, 2025

## **Banks, State Member**

### **Chicago**

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: May 8, 2025

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: May 6, 2025

## **Change in Bank Control**

### **Chicago**

Merchants Bancorp, Carmel, Indiana—the Petrie Grandchildren Trust (December 27, 2019), Carmel, Indiana, Julia L. Kaercher, Carmel, Indiana, Emily J. Pell, Denver, Colorado, and Jody Petrie, Carmel, Indiana, as co-trustees; Kaercher Children GST Trust (October 29, 2021), Carmel, Indiana, Emily J. Pell, Denver, Colorado, as trustee; Kaercher Children GST Trust (December 8, 2020), Carmel, Indiana, Emily J. Pell, Denver, Colorado, as trustee; and Julia L. Kaercher, Carmel, Indiana; to join the Petrie Control Group, a group acting in concert, to retain voting shares of Merchants Bancorp and thereby indirectly retain voting shares of Merchants Bank of Indiana, Carmel, Indiana. In addition, Emily J. Pell, Denver, Colorado; to acquire voting shares of Merchants Bancorp and thereby indirectly acquire voting shares of Merchants Bank of Indiana.

Permitted: May 8, 2025

### **Dallas**

Relationship Financial Corporation, Kerrville, Texas—the Charles J. Whelan, Jr. 2024 Trust (Trust), Cynthia Ann Whelan, as trustee, and Charles J. Whelan, Jr., all of Kerrville, Texas; to acquire voting shares of Relationship Financial Corporation and thereby indirectly acquire voting shares of Guadalupe Bank, Kerrville, Texas, and for the Trust to join the Whelan Family Group, a group acting in concert. 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 part of the Whelan Family Group, to retain voting shares of Relationship Financial Corporation and thereby indirectly retain voting shares of Guadalupe Bank.

Permitted: May 9, 2025

## **Regulations and Policies**

### **General Counsel**

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: May 9, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Hauppauge, New York, propose to open a branch office located at 500 Boulevard of the Americas, Lakewood, New Jersey.	Newspaper:	05/21/2025
			Federal Register:	Not applicable

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 4**

**Federal Reserve Bank of Cleveland**

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504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 5**

**Federal Reserve Bank of Richmond**

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3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WAYNE COUNTY BANK	Premises	Wayne County Bank, Waynesboro, Tennessee, requests permission to exceed its limit of investment in premises pursuant to Sections 208.21 of Regulation H and 24A of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 10, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORPORATION, INC.	Change in Bank Control	The Estate of William H. Davis, Donna J. Davis as Executor, both of Fairview Park, Ohio, to retain voting shares of Anchor Bancorporation, Inc., and thereby control of Anchor State Bank, both of Anchor, Illinois. Additionally, Donna J. Davis, Fairview Park, Ohio, individually to become the largest shareholder, to acquire voting shares of Anchor Bancorporation, Inc. and thereby control of Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 06/02/2025
CLARKEL, INC.	Change in Bank Control	The Fred W. Maifeld Residuary Trust – FBO Lori Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee; The Fred W. Maifeld Residuary Trust – FBO Rhonda Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee, to acquire voting shares of Clarkel, Inc., Kesley, Iowa and thereby indirectly acquire voting shares of Iowa State Bank, Clarksville, Iowa.	Newspaper: Federal Register:	Not available 05/02/2025
JOHNSON BANK	* Branch (Domestic)	Johnson Bank, Racine, Wisconsin, to establish a Branch at 186 S. City Station, Drive Sun Prairie, Wisconsin.	Newspaper: Federal Register:	05/24/2025 Not applicable
NORTHERN TRUST COMPANY, THE	Branch	The Northern Trust Company, Chicago, Illinois, to establish a branch in Dublin, Ireland, pursuant to Section 211.3(b)(3) of Regulation K.	Newspaper: Federal Register:	

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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**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 10, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period
CITIZENS BANCSHARES OF ELDON, MISSOURI, INC.	Change in Bank Control	Donnan R. Harrison III, Albany, Georgia; Peggy E. Harrison, Centennial, Colorado; Jill H. Mergelkamp, Barnett, Missouri; and Scott M. Harrison, Eldon, Missouri, individually and as trustees of the Jean Evans Harrison Trust dated September 27, 1994, Eldon, Missouri, general partner of D.R. Harrison, L.L.L.P., Barnett, Missouri, to join the previously approved Harrison Family control group and to retain voting shares of Citizens Bancshares of Eldon, Missouri, Inc., and thereby indirectly retain voting shares of Citizens Bank of Eldon, both of Eldon, Missouri.	Newspaper: 05/28/2025 Federal Register: 06/03/2025

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**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
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 10, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period
JACKSON FINANCIAL, MHC	Other H2 only	Jackson Financial, MHC, and its subsidiary holding company, Jackson Financial, Inc., both of Jackson, Minnesota, request approval of a plan of dissolution pursuant to 12 CFR 239.16 and disposition of shares pursuant to 12 CFR 239.7(b) in connection with the proposed merger of its wholly owned subsidiary Jackson Federal Savings & Loan Association, Jackson, Minnesota, with and into Worthington Federal Savings Bank, F.S.B., Worthington, Minnesota.	Newspaper: Federal Register:

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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
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
INVESTORS COMMUNITY BANK	* Branch (Domestic)	Investors Community Bank, Chillicothe, Missouri, to establish a branch facility located at 5600 Bull Run Drive, Columbia, Missouri.	Newspaper: Federal Register:	05/26/2025 Not applicable

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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**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending May 10, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COLUMBIA BANKING SYSTEM, INC.	* 3A3 * 3A5	Columbia Banking System, Inc. Tacoma, Washington, to acquire Pacific Premier Bancorp, Inc., and thereby indirectly acquire Pacific Premier Bank, N.A., both of Irvine, California.	Newspaper: Federal Register:	Not available 06/18/2025

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\* 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.

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act