



FEDERAL RESERVE RELEASE

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

No. 4 Week ending January 24, 2026



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Gulf Atlantic Bank, Key West, Florida—to establish a branch at 120 U.S. Highway 27 South, Lake Placid, Florida.

Approved: January 21, 2026

Boston

Needham Bank, Needham, Massachusetts—to establish a branch at 301 Guest Street, Boston, Massachusetts.

Approved: January 21, 2026

New York

Popular Bank, New York, New York—to establish a branch at 478 East Fordham Road, Bronx, New York.

Approved: January 22, 2026

Bank Holding Companies

Atlanta

Fleur Capital Corporation, Simmesport, Louisiana—to become a bank holding company by acquiring Simmesport State Bank, Simmesport, Louisiana.

Approved: January 21, 2026

Boston

Santander Bank, National Association, Wilmington, Delaware—prior approval for internal restructuring.*

Granted: December 15, 2025

*Addition

Chicago

Horicon Bank Profit Sharing and Employee Stock Ownership Plan, Horicon, Wisconsin—to become a bank holding company by acquiring voting shares of Sword Financial Corporation and thereby acquiring voting shares of Horicon Bank, both of Horicon, Wisconsin.

Approved: January 21, 2026

Nicolet Bankshares, Inc., Green Bay, Wisconsin—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with MidWestOne Financial Group, Inc., and thereby indirectly acquire its wholly owned subsidiary, MidWestOne Bank, both of Iowa City, Iowa, in connection with the merger of MidWestOne Bank with and into Nicolet National Bank, Green Bay, Wisconsin.

Granted: January 22, 2026

General Counsel

ServBanc Holdco, Inc., Phoenix, Arizona—waiver of filing requirement under section 4 of the Bank Holding Company Act to acquire IF Bancorp, Inc. (IFB), Watseka, Illinois, and simultaneously merge IFB's subsidiary, Iroquois Federal Savings and Loan Association, Watseka, Illinois, with and into Servbank, National Association, Oswego, Illinois.*

Granted: January 12, 2026

*Addition

Change in Bank Control

Chicago

Capra Financial, Inc., Dubuque, Iowa—Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, Alison J. Fuller 2025 GST Trust, Lynn H. Fuller as trustee, and the Lynn H. Fuller Family GST Trust, Thomas J. Fuller as trustee, as limited partners of Fuller Family Holdings LLLP, all of Dubuque, Iowa, and Thomas Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, to become members of the Fuller Family Group, a group acting in concert, to acquire voting shares of Capra Financial, Inc., and thereby indirectly acquire voting shares of Capra Bank, Dubuque, Iowa.

Permitted: January 22, 2026

Supervision and Regulation

Director, S&R

Huntington Bancshares Incorporated, Columbus, Ohio—to make certain capital distributions under the capital plan rule.

Approved: January 20, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------|--------------------|--|---------------------------------|-----------------------------|
| MUTUAL BANCORP | * 3A5 * 3A3 | Mutual Bancorp, Hyannis, Massachusetts, to merge with Bluestone Financial, MHC, and thereby indirectly acquire Bluestone Bank, both of Raynham, Massachusetts, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y. | Newspaper: Federal Register: | Not available 01/20/2026 |

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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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 |
|---------|--|------------|-----------------|------------|----------------|
| 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 |

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 January 24, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|------------------------------|---|---------------------------------|----------------------------------|
| AMERICAN COMMUNITY BANCORP, INC. | Change in Bank Control | The Josephine M. Capobianco Irrevocable Gift Trust, Glen Cove, New York, to join the Capobianco Family Control Group, a group acting in concert, to retain voting shares of American Community Bancorp, and thereby indirectly retain voting shares of American Community Bank both of Glen Cove, New York. | Newspaper: Federal Register: | 02/17/2026 02/10/2026 |
| GOLDMAN SACHS BANK USA | Public Welfare Investment | Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H. | Newspaper: Federal Register: | Not applicable Not applicable |
| STANDARD CHARTERED BANK | Change in Bank Control | Standard Chartered Bank, London, United Kingdom, for Standard Chartered Holdings Inc., London, United Kingdom ("SCH") to acquire the stock of Standard Chartered Bank International (Americas) Ltd., New York, New York ("SCBI"), pursuant to Section 211.5(d) of Regulation K. | Newspaper: Federal Register: | Not available Not available |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|--------------------|---|------------------------------|----------------|
| CNB BANK | Membership | CNB Bank, Clearfield, PA, to become a member of the Federal Reserve System. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

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 | | |

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 |

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 January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|----------------|---|-----------------------|---------------|
| BURKE & HERBERT FINANCIAL SERVICES CORP. | * 3A5 * 18C | Burke & Herbert Financial Services Corp., Alexandria, Virginia, to acquire 100% of the voting securities of LINKBANCORP, Inc., Camp Hill, Pennsylvania, and thereby indirectly acquire LINKBANK, Camp Hill, Pennsylvania. Additionally, Burke & Herbert Bank & Trust Company, Alexandria, Virginia, to merge with LINKBANK and operate LINKBANK's branches. | Newspaper: | 02/17/2026 |
| | | | Federal Register: | Not available |

* Subject to the provisions of the Community Reinvestment Act

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 |

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 January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------|---------------------------|---|------------------------------|----------------|
| PINNACLE BANK | Public Welfare Investment | Pinnacle Bank, Nashville, Tennessee, to make one public welfare investment. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

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 |

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 January 24, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|------------------------|--|---------------------------------|--------------------------------|
| ENOVA INTERNATIONAL, INC. | * 3A1 | Enova International, Inc., Chicago, Illinois to become a bank holding company by acquiring Grasshopper Bancorp, Inc. and thereby indirectly acquiring Grasshopper Bank, National Association, both of New York, New York through merger with Enova Interim Bank, N.A., South Jordan, Utah. | Newspaper: Federal Register: | Not available Not available |
| FIRST ILLINOIS CORPORATION | Change in Bank Control | The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois. | Newspaper: Federal Register: | Not available 11/28/2025 |

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 24, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|------------------------|---|---------------------------------|--------------------------------|
| FIRST ILLINOIS CORPORATION | Change in Bank Control | David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Myers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois. | Newspaper: Federal Register: | Not available Not available |
| GREEN BELT BANCORPORATION | Change in Bank Control | The Weaver 2021 Dynasty Trust, Milwaukee, Wisconsin, with Steven Afdahl, Temecula, California, Kirk Yung, Fort Dodge, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as trustees; Jessica Weaver, Iowa Falls, Iowa, as grantor, and Christopher Weaver, Iowa Falls, Iowa, to acquire voting shares of Green Belt Bancorporation and thereby indirectly acquire voting shares of Green Belt Bank & Trust, both of Iowa Falls, Iowa. | Newspaper: Federal Register: | Not available Not available |
| HALBUR BANCSHARES, INC. | Change in Bank Control | Elizabeth A. Renner, Omaha, Nebraska and Mary Alexandra Dennis-Renner, Pasadena, California, to join the Dennis Family Control Group, a group acting in concert, to acquire voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank, both of Westside, Iowa. | Newspaper: Federal Register: | Not available 02/10/2026 |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|--|---------------------------------|-----------------------------|
| The Stephen M. Calk 2025 Trust | * Acquisition | The Stephen M. Calk 2025 Trust with Bernard Banks as trustee, both of Houston, Texas to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., Chicago, Illinois. | Newspaper: Federal Register: | Not available 02/09/2026 |

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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 | | |

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending January 24, 2026**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------|------------------------------|--|---------------------------------|----------------------------------|
| ANSTAFF BANK | * Branch (Domestic) | Anstaff Bank, Green Forest, Arkansas, to establish a branch facility to be located at 720 Goblin Drive, Harrison, Arkansas | Newspaper: Federal Register: | Not available Not applicable |
| CENTENNIAL BANK | * 18C * Branch (Domestic) | Centennial Bank, Conway, Arkansas, to merge with Mountain Commerce Bank, Knoxville, Tennessee, and to retain the acquired facilities as branch offices. | Newspaper: Federal Register: | Not available Not applicable |
| CS BANK | Premises | CS Bank, Eureka Springs, Arkansas, to increase its investment in bank premises in the amount of \$400,000 | Newspaper: Federal Register: | Not applicable Not applicable |
| HOME BANCSHARES, INC. | * 3A5 | Home BancShares, Inc., Conway, Arkansas, to acquire through merger 100 percent of the voting shares of Mountain Commerce Bancorp, Inc., and thereby indirectly acquire Mountain Commerce Bank, both of Knoxville, Tennessee. | Newspaper: Federal Register: | Not available 02/20/2026 |

* Subject to the provisions of the Community Reinvestment Act

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

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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|------------------------------|---------------|
| PB FAMILY BANCSHARES, INC. | * 3A3 | PB Family Bancshares, Inc., Hastings, Minnesota; to acquire Gateway Bank, Mendota Heights, Minnesota. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

* Subject to the provisions of the Community Reinvestment Act

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 |

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 January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|---------------------|---|--|
| BANCFIRST | * Branch (Domestic) | BancFirst, Oklahoma City, Oklahoma, to establish a branch facility at 17825 N. Portland Avenue, Edmond, Oklahoma. | Newspaper: Not available Federal Register: Not applicable |

* Subject to the provisions of the Community Reinvestment Act

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 | 03/01/2025 |

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------|---------------------------|---|---------------------------------|-----------------------------|
| R CORP FINANCIAL | Change in Bank Control | Robert Reid Ryan, Houston, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, and Wendy Ryan Bivins, Amarillo, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, Jackson Ray 2001 Trust, Caroline Avery Ryan 2001 Trust, Ella Reese Ryan Trust, Julia Elizabeth 2003 Trust, and the Victoria Lynn 2002 Trust, to acquire 25 percent or more of the voting shares of R Corp Financial, and thereby indirectly acquire voting shares of R Bank, both of Round Rock, Texas. | Newspaper: Federal Register: | Not available 12/30/2025 |

District: 11

Federal Reserve Bank of Dallas

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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 |
|---------|-----------------------------------|------------|-----------------|------------|----------------|
| 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 January 24, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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