
Federal Reserve Release



H.2

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

No. 33

Week Ending August 14, 2010

Bank Holding Companies

Morgan Stanley & Co., New York, New York -- to place certain shares of Morgan Stanley into a custodial account pending action by the Board on the application of China Investment Corporation, Beijing, Peoples Republic of China, a sovereign wealth fund, to acquire voting shares of Morgan Stanley.

- Approved, August 10, 2010

Forms

Forms -- initial Board review to extend without revision the Compensation and Salary Surveys (FR 29a, b).

- Proposed, August 10, 2010

Regulations and Policies

Regulation E (Electronic Fund Transfers) -- interim final rule with request for comment to implement legislation modifying the effective date of certain disclosure requirements applicable to gift cards under the Credit Card Accountability Responsibility and Disclosure Act.

- Approved, August 10, 2010

Risk-Based Capital Guidelines -- interagency advance notice of proposed rulemaking requesting comment on alternatives to the use of credit ratings in the guidelines in order to comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act.

- Approved, August 9, 2010

Enforcement

Brand Group Holdings, Inc., Lawrenceville, Georgia, and The Brand Banking Company -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, August 12, 2010

Enforcement

Paramount Bank, Farmington Hills, Michigan -- issuance of a prompt corrective action directive with the consent of the bank.

- Announced, August 12, 2010

Sonoma Valley Bancorp, Sonoma, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, August 9, 2010

H.2 Actions under delegated authority

August 8, 2010 to August 14, 2010

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish branches at 13361 49th Street North, Clearwater, Florida; 9245 Atlantic Boulevard, Jacksonville; 2394 South Orange Avenue, Orlando; 4710 Park Street North, St. Petersburg; 2555 Piedmont Plaza, D-101, Atlanta, Georgia; 745 Chastain Road, Kennesaw; 702 North Green Bay Road, Waukegan, Illinois; 115 East Sibley Street, Hammond, Indiana; 38505 26 Mile Road, Lenox, Michigan; 31125 Beck Road, Novi; 1012 Loughborough Avenue, St. Louis, Missouri; 2736 Ashley Road, Charlotte, North Carolina; the intersection of Miles Avenue and East 131st Street, Cleveland, Ohio; and 825 West Market Street, Troy (14 applications).

- Approved, August 12, 2010

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- to establish a branch at 4871 Port Royal Road, Spring Hill.

- Approved, August 13, 2010

Bank Holding Companies

Dallas

A.N.B. Holding Company, Ltd., Terrell, Texas -- to acquire additional shares of The ANB Corporation, Terrell, and indirectly acquire The American National Bank of Texas; Lakeside Bancshares, Inc., Rockwall; and Lakeside National Bank.

- Approved, August 13, 2010

Bank Holding Companies

St. Louis

Allcorp, Inc., Little Rock, Arkansas -- to become a bank holding company and to acquire Community State Bancshares, Inc., Bradley, and thereby acquire Community State Bank.

- Approved, August 10, 2010

San Francisco

AltaPacific Bancorp, Santa Rosa, California -- to become a bank holding company and to acquire AltaPacific Bank, Santa Rosa.

- Approved, August 12, 2010

Kansas City

Bank of Choice Holding Company, Greeley, Colorado -- to engage in lending activities.

- Approved, August 9, 2010

Chicago

NC Bancorp, Inc., Chicago, Illinois -- to continue to engage de novo in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Withdrawn, August 11, 2010

Bank Mergers

Richmond

Union First Market Bank, Richmond, Virginia -- to merge with The Rappahannock National Bank, Washington, and thereby establish a branch.

- Approved, August 11, 2010

Bank Mergers

Richmond

Union First Market Bank, Richmond, Virginia -- to merge with Northern Neck State Bank, Warsaw, and thereby establish a branch.

- Approved, August 11, 2010

Change in Bank Control

Dallas

Bastrop Bancshares, Inc., Bastrop, Texas -- change in bank control of Bastrop Bancshares and its subsidiary bank, The First National Bank of Bastrop, Bastrop.

- Withdrawn, August 12, 2010

Minneapolis

Border Bancshares, Inc., Greenbush, Minnesota -- change in bank control of Border Bancshares and its subsidiary bank, Border State Bank, Greenbush.

- Permitted, August 13, 2010

Dallas

Opportunity Bancshares, Inc., Bettendorf, Iowa -- change in bank control of Opportunity Bancshares and its subsidiary bank, Opportunity Bank, NA, Richardson, Texas (two notices).

- Permitted, August 11, 2010

Extensions of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to November 25, 2010, to increase its ownership of Cabool Bancshares, Inc., Cabool, and thereby increase its indirect control of Cabool State Bank.

- Granted, August 10, 2010

Extensions of Time

Kansas City

Community Bank Partners, Inc., Denver, Colorado -- extension to October 14, 2010, to become a bank holding company and to acquire The Palisades National Bank, Palisade.

- Granted, August 13, 2010

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and to acquire one thousand five hundred additional shares of The Adirondack Trust Company,(the "Bank")both of Saratoga Springs, New York and after the fact approval for one hundred and eight shares for the Bank.	Newspaper: Federal Register:	Not available Not available
BANK OF CHINA LIMITED	FBSEA	Bank of China Limited, Beijing, China, to establish a federal branch in Chicago, Illinois, pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
BANK OF NEW YORK MELLON, THE	Investment	Bank of New York Mellon, New York, New York, on behalf of its subsidiary, Mellon Overseas Investment Corporation, Greenville, Delaware, pursuant to Section 211.9(f) of Regulation K, to establish BNY Mellon Banco S.A., Rio de Janeiro, Brazil.	Newspaper: Federal Register:	Not applicable Not applicable
EMIGRANT BANCORP, INC.	4c8	New York Private Bank & Trust Corporation and Emigrant Bancorp, Inc., both of New York, New York, to convert New York Private Bank & Trust, FSB, Wilmington, Delaware, its federal savings bank subsidiary, to New York Private Trust Company, a trust company, pursuant to Section 4(c)(8) of the BHC Act and Section 225.24 of Regulation Y, and thereby engage in trust company functions.	Newspaper: Federal Register:	Not applicable 08/18/2010

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

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PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 19.2 percent of Palmetto Bancshares, Inc., Greenville, SC.	Newspaper: Federal Register:	Not available 07/20/2010

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
GENBEACH CO., INC.	CIC	Interagency Notices of Change in Control filed by Charles Beach, III, Beattyville, KY of his intent to acquire up to 50.03% of the voting shares of Genbeach Company, Inc., Beattyville, KY and by the Beach Immediate Family consisting of Charles Beach, III, Beattyville, KY; Charles Beach, IV, London, England; and Taylor Beach Moloney, Nashville, TN who intend to acquire 100% of the voting shares of Genbeach Company, Inc. Genbeach Company, Inc. controls Peoples Exchange Bank of Beattyville, Inc., Beattyville, KY.	Newspaper: Federal Register:	09/01/2010 09/02/2010
WVS FINANCIAL CORP.	CIC	Interagency Notice of Change in Control by WVS Financial Corp. Employee Stock Ownership Plan ("ESOP") and Jonathan D. Hoover, sole trustee, Pittsburgh, PA to retain 12.2% and eventually acquire up to 24.9% of the outstanding common voting shares of WVS Financial Corp., Pittsburgh, PA.	Newspaper: Federal Register:	Not available Not available

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CLARKE COUNTY	* Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch 21 Main Street, Round Hill, Virginia.	Newspaper:	08/27/2010
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
491822	BANK OF GASSAWAY, GASSAWAY, WEST VIRGINIA	04/05/2010	07/07/2010	S	Small Bank
969424	HIGHLANDS UNION BK, ABINGDON, VIRGINIA	03/15/2010	07/06/2010	S	Int Sm Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
FBD HOLDING COMPANY, INC.	CIC	Prior change in control notice filed by Shelby Cicero Peeples, Jr., Dalton, Georgia, to acquire an additional 27.70 percent of the outstanding shares of FBD Holding Company, Inc., and its subsidiary, First Bank of Dalton, both of Dalton, Georgia. Total pro forma ownership will equal 32.22 percent.	Newspaper: Federal Register:	Not available 08/18/2010
FIRST CITIZENS-CRENSHAW BANCSHARES, INC.	CIC	First Citizens-Crenshaw Bancshares, Luverne, Alabama, prior change in control filed by John Milton Wise, Sr., Lilellen Hicks Wise, Mack Arthur Wise, John Milton Wise, Jr., Stephanie Wise Jones, Michael Eugene Jones, Candace Aline Jones Sansing, Klein McCaegor Jones, and Sadie Ellen Jones, all of Luverne, Alabama, to collectively acquire an additional 9.34 percent of the outstanding shares of First Citizens-Crenshaw Bancshares, Inc., and its subsidiary, First Citizens Bank, both of Luverne, Alabama. Total pro forma ownership will equal 25.34 percent.	Newspaper: Federal Register:	Not available 08/25/2010
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish the following branches: 15 West I-65 Service Road North, Mobile, Alabama, to be known as the Spring Hill Branch; and 22530 US Highway 98, Suite 100, Fairhope, Alabama, to be known as the Fairhope Branch.	Newspaper: Federal Register:	08/19/2010 Not applicable
NAPLES BANCORP, INC.	CIC	After-the-fact change in control notice filed by Kenneth Richard Murray, Naples, Florida to retain 39.67 percent of the outstanding shares of Naples Bancorp, Inc., and its subsidiary bank, Bank of Naples, both of Naples, Florida.	Newspaper: Federal Register:	Not available 08/18/2010

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire an additional \$5 million (only \$200,000 from C-B-G, Inc. and the remaining from executive officers, directors, and shareholders which are considered to be acting in concert) of common stock, or up to 50.01 percent, in Washington Bancorp, Washington, Iowa, and thereby increase it's indirect interest in Washington Bancorp's subsidiary, Federation Bank, Washington, Iowa.	Newspaper:	Not available
			Federal Register:	08/16/2010
FIRST COMMUNITY BANCSHARES CORP.	CIC	Notice by Betty J. Bradshaw 2000 Irrevocable Trust dated 10/30/00-Charles M. Shea, Trustee, to acquire shares of First Community Bancshares Corp., Anamosa, Iowa, and thereby indirectly acquire shares of First Community Bank, Milton, Wisconsin.	Newspaper:	Not available
			Federal Register:	08/23/2010

District: 7

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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503547	FAIRMOUNT ST BK, FAIRMOUNT, INDIANA	03/08/2010	07/19/2010	S	Small Bank
686271	FIRST CHICAGO B&T, CHICAGO, ILLINOIS	04/12/2010	08/02/2010	S	Small Bank
956134	LA SALLE ST BK, LA SALLE, ILLINOIS	02/08/2010	07/19/2010	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES COMMERCE CORPORATION	CIC	Notice by George J. Shackelford, Coila, Mississippi, to increase control of Peoples Commerce Corporation, North Carrollton, Mississippi.	Newspaper:	08/20/2010
			Federal Register:	08/27/2010

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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663450	BANK OF LA, LOUISIANA, MISSOURI	04/05/2010	07/21/2010	S	Small Bank
719656	CALLAWAY BK, FULTON, MISSOURI	04/05/2010	07/21/2010	S	Int Sm Bank
728742	FARMERS BK & CAPITAL TC, FRANKFORT, KENTUCKY	03/22/2010	07/07/2010	S	Int Sm Bank
48374	FIRST FINANCIAL BK, EL DORADO, ARKANSAS	11/30/2009	06/21/2010	S	Int Sm Bank
426141	FIRST ST BK, SAINT PETER, ILLINOIS	03/08/2010	07/01/2010	S	Small Bank
453446	HEBER SPRINGS ST BK, HEBER SPRINGS, ARKANSAS	02/22/2010	06/15/2010	S	Small Bank
2967349	LIBERTY BANK OF ARKANSAS, JONESBORO, ARKANSAS	09/21/2009	07/29/2010	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKWOOD BANCORPORATION OF NEVADA, INC.	* 3A3	Kirkwood Bancorporation Co., Bismarck, North Dakota and Kirkwood Bancorporation of Nevada, Inc., Las Vegas, Nevada, to acquire 94.89% of Eagle Valley Bank, National Association, Saint Croix Falls, Wisconsin.	Newspaper: Federal Register:	Not available 09/03/2010
MOUNTAIN WEST FINANCIAL CORP.	CIC	Richard G. Anderson, Helena, Montana, individually, and as part of a group acting in concert with Dick and Margaret Anderson, FLP; Dick Anderson Construction, Inc.; Dick Anderson Construction Profit Sharing Plan & Trust; MA Construction, Inc., (fka MAC Equipment Rental); Margaret F. Anderson; Norma J. Anderson, all of Helena, Montana, and David L. Anderson of Los Altos Hills, California, to acquire and retain 10 percent or more of the shares of Mountain West Financial Corp., Helena, Montana, and thereby indirectly acquire and retain control of Mountain West Bank, National Association, Helena, Montana.	Newspaper: Federal Register:	08/20/2010 08/25/2010
TREASURE BANCORP, INC.	CIC	Sandra and Jule Jacobson, Plentywood, Montana, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; Edward and Lois Angvick, Medicine Lake, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana; and Walter Norbo, Plentywood, Montana; the Julia J. Norbo Exemption Trust, Plentywood, Montana; and Patsy Morstad, trustee of the Julia J. Norbo Exemption Trust, Plentywood, Montana, as a group acting in concert, to acquire 10 percent or more of the shares of Treasure Bancorp, Inc., Plentywood, Montana, and thereby indirectly gain control of Montana State Bank, Plentywood, Montana.	Newspaper: Federal Register:	Not available 08/25/2010

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District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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467957	FULTON ST BK, FULTON, SOUTH DAKOTA	04/26/2010	08/05/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK	* 18C	Citizens National Bank, Arlington, Kansas, to merge with and into Citizens State Bank, Wisner, Nebraska.	Newspaper:	09/04/2010
	* Branch		Federal Register:	Not applicable
FIRST BANK OF UTICA	* Branch	First Bank of Utica, Utica, Nebraska, to establish a branch at 801 1st Street, Friend, Nebraska.	Newspaper:	08/13/2010
			Federal Register:	Not applicable
GREAT PLAINS BANCSHARES, INC.	CIC	Notification submitted by Bart R. Kirchoff, Hollis, Oklahoma, individually and as a member of the Kirchoff family group; and Kim A. Kirchoff, Wimberly, Oklahoma, as a member of the Kirchoff family group, to retain control of Great Plains Bancshares, Inc., Hollis, Oklahoma, parent of Great Plains National Bank, Elk City, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/01/2010

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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94858	ADRIAN BK, ADRIAN, MISSOURI	04/26/2010	07/29/2010	O	Small Bank
973252	SWEDISH-AMERICAN ST BK, COURTLAND, KANSAS	05/17/2010	08/02/2010	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 11

Federal Reserve Bank of Dallas

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 14, 2010

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	* 3A1	Anchor Bancorp, Inc., Lacey, Washington, to become a bank holding company by acquiring 100 percent of Anchor Mutual Savings Bank, Aberdeen, Washington, upon conversion from a mutual savings bank to a stock savings bank.	Newspaper:	Not available
			Federal Register:	04/15/2010
RBB BANCORP	* 3A1	RBB Bancorp, Los Angeles, California, to become a bank holding company by acquiring 100 percent of Royal Business Bank, Los Angeles, California.	Newspaper:	Not available
			Federal Register:	09/10/2010

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
NONE	

* Subject to the provisions of the Community Reinvestment Act