
Federal Reserve Release



H.2

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

No. 12

Week Ending March 24, 2012

Testimony and Statements

The European Economic and Financial Situation -- statement by Chairman Bernanke before the House Committee on Oversight and Government Reform on the European economic and financial situation.

- Published, March 21, 2012

Foreclosures and the Housing Market -- statement by Suzanne G. Killian, senior associate director, Division of Consumer and Community Affairs, before the House Committee on Oversight and Government Reform on the Board's progress in implementing the foreclosure review process and certain enforcement actions.

- Published, March 19, 2012

Regulatory Reform -- statement by Governor Tarullo before the Senate Committee on Banking, Housing, and Urban Affairs on the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act and its international implications.

- Published, March 22, 2012

Bank Holding Companies

Adam Bank Group, Inc., Tampa, Florida -- to acquire Brazos Valley Bank, N. A., College Station, Texas.

- Approved, March 20, 2012

Forms

Forms -- final Board review to extend with revision the Survey of Terms of Business Lending (FR 2028A), Survey of Terms of Banking Lending to Farmers (FR 2028B), and Prime Rate Supplement to the Survey of Terms of Lending (FR 2028S).

- Approved, March 19, 2012

Regulations and Policies

Leveraged Lending -- publication for comment of updated interagency guidance on leveraged lending.

- Approved, March 21, 2012

Enforcement

Mid America Bank and Trust Company, Dixon, Missouri -- written agreement dated June 8, 2007, terminated March 14, 2012.

- Announced, March 20, 2012

Remer Bancorporation, Inc., Remer, Minnesota -- written agreement with the Federal Reserve Bank of Minneapolis.

- Announced, March 22, 2012

H.2 Actions under delegated authority

March 18, 2012 to March 24, 2012

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

MA Monetary Affairs

Bank Branches, Domestic

Richmond

Bank of Clarke County, Berryville, Virginia -- to establish a branch at 203 Hirst Road, Purcellville.

- Approved, March 20, 2012

Chicago

Isabella Bank, Mount Pleasant, Michigan -- to establish a branch at 399 South Main Street (M-47), Freeland.

- Approved, March 20, 2012

Bank Holding Companies

New York

CRB Group Inc., Teaneck, New Jersey -- to become a bank holding company and to acquire Cross River Bank, Teaneck.

- Withdrawn, March 19, 2012

Atlanta

First Volunteer Corporation, Chattanooga, Tennessee -- to merge with Gateway Bancshares, Inc., Ringgold, Georgia, and its subsidiary bank, Gateway Bank & Trust.

- Approved, March 23, 2012

Kansas City

Summit Bancshares, Inc., Tulsa, Oklahoma -- to become a bank holding company and to acquire Summit Bank, Tulsa.

- Approved, March 19, 2012

Bank Mergers

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to acquire certain assets and assume certain liabilities of Union Bank, Kansas City, Missouri, and thereby establish branches.

- Approved, March 22, 2012

Chicago

First Farmers Bank & Trust, Converse, Indiana -- to merge with Citizens National Bank of Paris, Paris, Illinois, and thereby establish branches.

- Approved, March 23, 2012

Change in Bank Control

Philadelphia

Franklin Security Bancorp, Inc., Wilkes Barre, Pennsylvania -- change in bank control of Franklin Security Bancorp and its subsidiary savings bank, Franklin Security Bank, Plains Township.

- Permitted, March 22, 2012

Minneapolis

Lake Central Financial, Inc., Annandale, Minnesota -- change in bank control of Lake Central Financial and its subsidiary bank, Annandale State Bank, Annandale.

- Permitted, March 21, 2012

Chicago

Rush-Oak Corporation, Chicago, Illinois -- change in bank control of Rush-Oak Corporation and its subsidiary bank, Oak Bank, Chicago.

- Permitted, March 19, 2012

Extensions of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension of time to June 21, 2012, to acquire additional shares of Washington Bancorp, Washington, and its subsidiary bank, Federation Bank.

- Granted, March 20, 2012

Financial Holding Companies

Boston

SI Financial Group, Inc., Willimantic, Connecticut -- election to be treated as a financial holding company.

- Effective, March 22, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEORGETOWN BANCORP, MHC	* MHC Conversion * SLHC Formation	Georgetown Bancorp, MHC, Georgetown, Massachusetts proposes to convert to stock form and merge with Georgetown Bancorp, Inc., Georgetown, Massachusetts, which proposes to become a savings and loan holding company by acquiring 100 percent of Georgetown Savings Bank, Georgetown, Massachusetts.	Newspaper: Federal Register:	Not available 04/09/2012
MEETINGHOUSE BANCORP INC	* 3A1	Meetinghouse Bancorp, Inc., Dorchester, Massachusetts to acquire 100% of the outstanding capital stock of Meetinghouse Bank, Dorchester, Massachusetts, pursuant to section 3(a)(1) of the BHC Act, in connection with the conversion of the bank from mutual to stock form.	Newspaper: Federal Register:	Not available 04/13/2012
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts, seek prior notice pursuant to Section 211.9(f) of Regulation K to establish and invest in a nominee company in Dublin, Ireland, in excess of the aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts, seek prior notice pursuant to Section 211.9(f) of Regulation K to establish and invest in a private limited company in Kuala Lumpur, Malaysia, in excess of the aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company and State Street International Holdings, both of Boston, Massachusetts, seek prior notice pursuant to Section 211.9(f) of Regulation K to invest in two private companies in Hong Kong, China, in excess of the aggregate investment limits.	Newspaper: Federal Register:	Not applicable Not applicable

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 March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANARA BANK	FBSEA	Canara Bank, Bangalore, India to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
DANSKE BANK A/S	FBSEA	Danske Bank A/S, Copenhagen, Denmark, to establish a branch in New York, New York, pursuant to Section 211.24 of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
FIVE STAR BANK	* 18C	Five Star Bank, Warsaw, New York, to purchase certain assets and assume certain liabilities of eight branches of First Niagara Bank N.A., Buffalo, New York and HSBC Bank USA N.A., McLean, Virginia.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
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., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANK	* Branch	Fifth Third Bank, Cincinnati, OH to establish a branch at 7753 Lem Turner Road, Jacksonville, FL.	Newspaper:	03/30/2012
			Federal Register:	Not applicable

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 March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAROLINA FINANCIAL SERVICES, INC.	* 3A1	First Carolina Financial Services, Inc., Durham, North Carolina, to become a bank holding company through the acquisition of 95.26% of the voting securities of First Carolina State Bank, Rocky Mount, North Carolina, and 95.65% of the voting securities of Pisgah Community Bank, Asheville, North Carolina.	Newspaper:	04/08/2012
			Federal Register:	04/09/2012
FIRST COMMUNITY BANCSHARES, INC.	* 3A3 * 18C * Branch	First Community Bancshares, Inc., Bluefield, Virginia, to acquire 100% of the voting shares of Peoples Bank of Virginia, Richmond, Virginia.	Newspaper:	04/19/2012
			Federal Register:	04/23/2012
HARVEST BANCORP, INC.	CIC	U.S. Immigration Investment Center, LLC, Washington, D.C., and Ms. Mahnaz Khazen, as its managing director, to acquire up to 24.9% of the voting securities of HarVest Bancorp, Inc., Gaithersburg, Maryland.	Newspaper:	Not available
			Federal Register:	04/10/2012
HOMETRUST BANCSHARES, INC.	* SLHC Formation	HomeTrust Bancshares, Inc., Clyde, North Carolina, to become a savings and loan holding company upon the conversion of HomeTrust Bank, Clyde, North Carolina, from a mutual to stock form of ownership.	Newspaper:	Not available
			Federal Register:	04/19/2012
MAINSTREET BANK	* Branch	Main Street Bank, Herndon, Virginia, to establish a branch at 727 Elden Street, Herndon, Virginia	Newspaper:	Not available
			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
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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
Ategra Capital Partners I, LLC	* 3A1	Ategra Capital Partners I, LLC, Vienna, Virginia, to become a bank holding company by acquiring 29.95 percent of preferred stock of Florida Bancshares, Inc., and its subsidiary, First National Bank of Pasco, both of Dade City, Florida.	Newspaper: Federal Register:	Not available Not available
COMMUNITY BANK OF EAST TENNESSEE, THE	Member	The Community Bank of East Tennessee, Clinton, Tennessee to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FLORIDA BANCSHARES, INC.	CIC	Prior change in control notice filed by Ander P. and Sandra G. Gibbs, Dade City, Florida, to acquire 5,000 shares of series A convertible nonvoting preferred stock of Florida Bancshares, Inc., Dade City, Florida. The preferred shares are convertible into approximately 82,107 shares of common stock, which will increase Mr. and Mrs. Gibbs' total ownership to 136,161 shares of common stock or 14.29 percent of the total common stock outstanding.	Newspaper: Federal Register:	Not available Not available
UNITED GROUP OF CENTRAL FLORIDA II, LLC	* 3A1	United Group of Central Florida II, LLC, Longwood, Florida, to become a bank holding company by acquiring 16.1 percent of the outstanding shares of Citizens Bancorp of Oviedo, Inc. and its subsidiary, Citizens Bank of Florida, both of Oviedo, Florida.	Newspaper: Federal Register:	03/18/2012 03/23/2012

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 March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ACKLEY STATE BANK	* 18C * Branch	Ackley State Bank, Ackley, Iowa, to purchase certain assets and assume certain deposits of the Iowa Falls branch of Liberty BAnk, F.S.B., West Des Moines, Iowa, and establish a branch at 315 Main Street, Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not applicable
JOHNSON FINANCIAL GROUP, INC.	CIC	Notice by Winifred J. Marquart, Herbert F. Johnson III, Samuel C. Johnson III, Odinn R. Johnson, Olivia S. Johnson, Conrad W. Leipold, Samuel C. Leipold, Michael D. Marquart, Samantha G. Marquart, and Isabelle C. Marquart as trustee or shareholder for various Johnson family trusts and companies (all of Racine, Wisconsin) as a group working in concert to retain control of Johnson Financial Group, Inc., Racine, Wisconsin, and thereby indirectly control Johnson Bank, Racine, Wisconsin.	Newspaper: Federal Register:	Not available Not available
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A3	Minier Financial, Inc. Employee Stock Ownership Plan with 401(k) Provisions, Minier, Illinois, to increase its ownership of Minier Financial, Inc., Minier, Illinois, from 34 percent to up to 51 percent, and thereby increase its indirect ownership of First Farmers State Bank, Minier, Illinois.	Newspaper: Federal Register:	04/06/2012 04/13/2012
NORTHBROOK BANK & TRUST COMPANY	* Branch	Notice by Northbrook Bank & Trust Company, Northbrook, Illinois, to open a branch location at 70 West Madison, Chicago, Illinois.	Newspaper: Federal Register:	03/29/2012 Not applicable
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Frank A. Peplinski, David Peplinski, Jerry Peplinski, Jerry Peplinski, as trustee of the Peplinski Family 2012 Trust, and the Peplinski Family 2012 Trust, Terry Peplinski, Lynda Watchowski, Lauren Peplinski, Crystal Stomack, Nicole Peplinski, Brandon Watchowski (all of Ubyly, Michigan) and certain of their minor children as a group acting in concert, to acquire 25 percent or more of the shares and thereby control of Northstar Financial Group, Inc and indirectly, Northstar Bank, Bad Axe, Michigan and Seaway Community Bank, St, Clair, Michigan.	Newspaper: Federal Register:	Not available Not available
NORTHSTAR FINANCIAL GROUP, INC.	CIC	Lynette Drake, as an individual, Lynette Drake as trustee of the Roberts Family, 2012 Trust, and the Roberts Family 2012 Trust, Maria Roberts, Maria Roberts, as trustee of the Ryan J. Roberts Trust, the Ryan J. Roberts Trust, Jeffrey Roberts, and Austin Drake (all of Bad Axe, Michigan) and certain of their minor children as a group acting in concert, to acquire 25 percent or more of the shares and thereby control of Northstar Financial Group, Inc., and indirectly, Northstar Bank, Bad Axe, Michigan, and Seaway Community Bank, St, Clair, Michigan.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
PSB HOLDINGS, INC.	* 3A3	PSB Holdings, Inc., Wausau, Wisconsin, to acquire 100 percent of the outstanding capital stock of Marathon State Bank, Marathon, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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539340	DEMOTTE ST BK, DEMOTTE, INDIANA	10/10/2011	03/15/2012	S	Int Sm 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 March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
COOPER INVESTMENTS, INC	* 3A1	Cooper Investments, Inc., Farmington, Missouri, to become a bank holding company through the retention of at least 25 percent of the voting shares of First State Bancshares, Inc., Farmington, Missouri, and thereby indirectly control First State Community Bank, Farmington, Missouri.	Newspaper:	04/23/2012
			Federal Register:	Not available

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 24, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BNCCORP, INC.	CIC	Change in Control Notice by MVC Private Equity Fund, L.P., Purchase, New York, to gain control of BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly gain control of BNC National Bank, Glendale, Arizona.	Newspaper: Federal Register:	Not available Not available
KERKHOVEN BANCSHARES, INC.	CIC	Change in Control Notice by Sharon Bauman, Apple Valley, Minnesota, Virginia Bauman, Farmington, Minnesota, and Michael Murray, Irving, Texas, as individuals, to acquire and retain 10 percent or more of the voting shares of Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota, and thereby indirectly acquire and retain control of Financial Security Bank, Kerkhoven, Minnesota. In addition, Sharon Bauman, Virginia Bauman, Michael Murray, Florence Bauman, and Russell Bauman, to join the Bauman family control group which controls Kerkhoven Bancshares, Inc., Kerkhoven, Minnesota, and thereby indirectly controls Financial Security Bank, Kerkhoven, Minnesota.	Newspaper: Federal Register:	Not available 04/10/2012
WELLS FINANCIAL CORP.	* 3A1	Wells Financial Corp., Wells, Minnesota, to become a bank holding company as a result of the proposed conversion of its wholly-owned subsidiary, Wells Federal Bank, Wells, Minnesota, from a federal savings bank to a Minnesota state-chartered commercial bank.	Newspaper: Federal Register:	Not available Not available

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
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 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
RYAN BANCSHARES, INC.	CIC	Notice by William Bradley Giblet and Lita Giblet, both of Hydro, Oklahoma, and Gaylon Vogt, Weatherford, Oklahoma, to acquire control of Ryan Bancshares, Inc., parent of The First State Bank, both in Ryan, Oklahoma.	Newspaper: Federal Register:	Not available 04/03/2012
WILBURTON STATE BANCSHARES, INC.	CIC	Notice by Amos Kendall Bass III Revocable Trust, Rebecca Sue Bass Revocable Trust, and Rebecca Sue Bass, McAlester, Oklahoma, as trustee, to acquire control of Wilburton State Bancshares, Inc., parent of Wilburton State Bank, both in Wilburton, Oklahoma.	Newspaper: Federal Register:	Not available 04/04/2012

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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368951	KAW VALLEY ST B&TC, WAMEGO, KANSAS	12/12/2011	03/14/2012	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 March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODEM BANCSHARES, INC.	CIC	Mission-Heights Capital, Ltd., Houston, Texas, and Mission-Heights, LLC, Houston, Texas, general partner; and Charles Robert Miller, Jr., Odem, Texas, individually, intend to apply to the Federal Reserve Board for permission to acquire 25 percent or more of the shares of Odem Bancshares, Inc., Odem, Texas, and thereby indirectly obtain control of First State Bank of Odem, Odem, Texas., in association with a request by Mission-Heights Capital, Ltd., to be treated as a Qualified Family Partnership (QFP).	Newspaper: Federal Register:	Not available 03/21/2012
UVALDE BANCSHARES INC	CIC	Notice by Mr. Jimmy Enriquez, of The Woodlands, Texas individually and as trustee for JE Trust No. 2, The Woodlands, Texas to acquire 100 percent of the shares and thereby control of Uvalde Bancshares, Inc., Dover, Delaware, and indirectly Uvalde National Bank, Uvalde, Texas.	Newspaper: Federal Register:	Not available 03/16/2012

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 24, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
CU BANCORP	* 3A1	CU Bancorp, to become a bank holding company by acquiring 100 percent of California United Bank, both of Encino, California and 2) CU Bancorp, Encino, California, to acquire Premier Commercial Bancorp, and thereby indirectly acquire Premier Commercial Bank, N.A., both of Anaheim, California.	Newspaper:	Not available
	* 3A3		Federal Register:	04/19/2012
FIRST PACTRUST BANCORP, INC.	* 3A1	First PacTrust Bancorp, Inc., Chula Vista, California, to become a bank holding company by acquiring 100 percent of Beach Business Bank, Manhattan Beach, California, pursuant to section 3(a)(1) of the BHC Act, and 2)to retain 100 percent control of Pacific Trust Bank, fsb,Chula Vista, California, and thereby engage in operating a nonbank thrift subsidiary, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
	* 4c8		Federal Register:	02/21/2012

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