Federal Reserve Release



H.2

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

No. 6

Week Ending February 6, 2021

Bank Branches, Domestic

Regions Bank, Birmingham, Alabama -- to establish a branch at Farm to Market Road 423 (West University Drive), Frisco, Texas.

- Approved, February 5, 2021

Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 8319 Preston Road, Dallas, Texas.

- Approved, February 5, 2021

Forms

Forms -- initial Board review to extend without revision the Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K) (FR 2064) and Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products (FR 4029); final Board review to extend with revision the Recordkeeping and Disclosure Provisions Associated with Real Estate Appraisal Standards (FR Y-30); final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Provisions Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice (FR 4100) and Recordkeeping, Disclosure, and Reporting Requirements Associated with Securities Transactions Pursuant to Sections 208.34(c), (d), and (g) of Regulation H (FR H-3).

- Approved, February 5, 2021

Regulations and Policies

Regulation O (Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks) -- interim final rule with request for comment to extend a rule change to bolster the effectiveness of the Small Business Administration's Paycheck Protection Program.

- Approved, February 5, 2021

Enforcement

Hua Nan Commercial Bank Limited, Taipei City, Taiwan, and Hua Nan Commercial Bank Limited New York Agency, New York, New York -- consent cease and desist order dated April 19, 2018, terminated January 27, 2021.

- Announced, February 2, 2021

Santander Holdings USA, Inc., Boston, Massachusetts, and Santander Consumer USA, Inc., Dallas, Texas -- written agreement dated March 21, 2017, terminated February 2, 2021.

- Announced, February 4, 2021

H.2 Actions under delegated authority

S&R Supervision and Regulation RBOPS Reserve Bank Operations and Payment Systems

C&CAConsumer and Community AffairsIFInternational FinanceFOMCFederal Open Market CommitteeMAMonetary Affairs

Bank Branches, Domestic

Kansas City

American State Bank & Trust Company, Wichita, Kansas -- to establish a de novo branch at 430 East Douglas Avenue, Wichita, and a branch at 2110 North Webb Road (two applications).

- Approved, February 5, 2021

St. Louis

First Horizon Bank, Memphis, Tennessee -- to establish a branch at 444 Madison Avenue, New York, New York.

- Approved, February 3, 2021

Atlanta

Regions Bank, Birmingham, Alabama -- to establish branches at 4200 Roswell Road, Marietta, Georgia; Atlanta Highway, just south of Logan Drive, Loganville; 6343 Roswell Road, Atlanta; and 5950 State Bridge Road, Duluth.

- Approved, February 5, 2021

Bank Holding Companies

Dallas

Dry Lake Financial, LLC, Spur, Texas -- to become a bank holding company by acquiring shares of Espuela Bank Shares, Inc., Spur, and thereby indirectly acquire Spur Security Bank.

- Approved, February 4, 2021

Bank Holding Companies

Cleveland

First State Bancorp, Inc., Winchester, Ohio -- waiver of application to acquire Community Holding Co., Inez, Kentucky, in connection with the merger of Inez Deposit Bank with and into First State Bank, Winchester.

- Granted, February 3, 2021

Dallas

Greenback Fincorp, Inc., Austin, Texas -- to become a bank holding company by acquiring Austin Capital Bank SSB, Austin.

- Approved, February 1, 2021

Chicago

Katz Acquisition Corporation, LLC, Tampa, Florida -- to become a bank holding company by acquiring Camp Grove Bancorp, Inc., Camp Grove, Illinois, and thereby indirectly acquire Camp Grove State Bank.

- Approved, February 2, 2021

Boston

Vineyard Bancorp, MHC, Edgartown, Massachusetts -- to become a mutual bank holding company by acquiring Martha's Vineyard Savings Bank, Edgartown.

- Approved, February 3, 2021

Richmond

Virginia National Bankshares Corporation, Charlottesville, Virginia -- to acquire Fauquier Bankshares, Inc., Warrenton, and thereby indirectly acquire Fauquier Bank.

- Approved, February 4, 2021

Bank Holding Companies

Kansas City

WNB Holdings, LLC, North Platte, Nebraska -- to become a bank holding company by acquiring shares of Western Bancshares, Inc., Curtis, parent of Western Nebraska Bank.

- Approved, February 4, 2021

Banks, Nonmember, and Miscellaneous Institutions

Secretary

Sealaska Corporation, Juneau, Alaska -- relief from certain commitments.

- Granted, February 5, 2021

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).

- Approved, February 2, 2021

Dallas

Charles Schwab Bank, SSB, Westlake, Texas -- to make a community development and public welfare investment.

- Approved, February 5, 2021

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, January 29, 2021 (A/C)

Change in Bank Control

Minneapolis

Belt Valley Bank, Belt, Montana -- change in bank control of Belt Valley Bank, Belt.

- Permitted, February 3, 2021

Kansas City

Grand Capital Corporation, Tulsa, Oklahoma -- to retain control of Grand Capital Corporation and its subsidiary, Grand Capital Bank, Tulsa.

- Permitted, February 5, 2021

Minneapolis

Marine Bancshares, Inc., Marine on Saint Croix, Minnesota -- to retain control of Marine Bancshares, Inc., and its subsidiary, Security State Bank of Marine, Marine on St. Croix.

- Permitted, February 5, 2021

Minneapolis

Napoleon Bancorporation, Inc., Napoleon, North Dakota -- to retain control of Napoleon Bancorporation, Inc., and its subsidiary, Stock Growers Bank, Forman.

- Permitted, February 1, 2021

Extensions of Time

St. Louis

Apex Bancorp, Inc., Camden, Tennessee -- extension to May 4, 2021, to acquire shares of Community Capital Bancshares, Inc., Albany, Georgia, and thereby indirectly acquire AB&T.

- Granted, February 3, 2021

Extensions of Time

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of certain real estate and loan assets.

- Granted, February 4, 2021

Cleveland

Northwest Bancshares Inc., Warren, Pennsylvania -- extension to May 4, 2021, to become a bank holding company.

- Granted, February 2, 2021

Boston

Reading Co-operative Bank, Reading, Massachusetts -- extension to February 5, 2022, to establish a branch at 215 Canal Street, Lawrence.

- Granted, February 3, 2021

Federal Reserve Bank of Boston

Filings received during the week ending February 6, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE						
CRA Examir	nations scheduled for	Quarter of				
Institution		L	Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filings received during the week ending February 6, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

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Federal Reserve Bank of New York

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CRA Examir	nations scheduled for	Quarter of				
Institution		L	ocation		Quarter	

CRA

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Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
HYPERION BANCSHARES, INC	4c8	Hyperion Bancshares, Inc., Philadelphia, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956 to indirectly acquire Hyperion Mortgage, LLC, a Georgia limited liability company.	Newspaper: Federal Register:	Not applicable Not available

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Federal Reserve Bank of Philadelphia

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CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

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Federal Reserve Bank of Cleveland

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Filer Filing Type Filing Proposal End of Comment Period

NONE

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Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					
CRA Examin	ations scheduled for	Quarter of			
Institution			Location	Quarter	

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filings received during the week ending February 6, 2021

Filer Filing Type Filing Proposal End of Comment Period

NONE

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comme	nt Period
COMMUNITY BANKSHARES, INC.	CIC	Prior change in control notice filed by Jeremy Francis Gilpin, South Lake Tahoe, California, and Jeffrey Alan Smith, Atlanta, Georgia (collectively Notificants); as a group acting in concert, to acquire shares and thereby acquire control of Community Bankshares, Inc., LaGrange, Georgia and its subsidiaries, Community Bank and Trust - West Georgia, LaGrange, Georgia,	Newspaper: Federal Register:	02/22/2021 Not available
		and Community Bank and Trust - Alabama, Union Springs, Alabama.		

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Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE						
CRA Examin	ations scheduled for	Quarter of				
Institution			Location		Quarter	

^{*} Subject to the provisions of the Community Reinvestment Act

District: 7 Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval	Newspaper:	Not applicable
		to make up to \$10,500,000 million public welfare investment pursuant to 208.22(b) of Regulation H.	Federal Register:	Not applicable
FIRST BUSEY	* 3A5	First Busey Corporation, Champaign,	Newspaper:	Not available
CORPORATION		Illinois, to merge with Cummins-American Corporation, and thereby indirectly acquire Glenview State Bank, both of Glenview, Illinois.	Federal Register:	Not available
LAKE SHORE III	4c8	Lake Shore III Corporation, Glenwood	Newspaper:	Not applicable
CORPORATION		City, Wisconsin to acquire Five-Lakes Acquisition Co and its wholly owned subsidiary, Five Lakes Financial, Inc., both of Milwaukee, Wisconsin and thereby engage in the nonbanking activity of extending credit, servicing loans and leasing personal property pursuant to sections 225.28(b)(1) and (b)(3) of Regulation Y.	Federal Register:	Not applicable
PEOPLES COMMUNITY	CIC	Notice by Scott A. Schoenmann and	Newspaper:	Not available
BANCSHARES, INC., THE		Tammi A. Schoenmann as Survivorship Marital Property, Mazomanie, Wisconsin, to retain 25 percent or more voting shares of The Peoples Community Bancshares, Inc. and thereby indirectly control The Peoples Community Bank both of Mazomanie, Wisconsin.	Federal Register:	Not available

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Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE						
CRA Exan	ninations scheduled for	Quarter of				
Institution		Lo	ocation		Quarter	

CRA

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
ENCORE BANK * Branch Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located a 5960 Berkshire Lane, Suite 1100, Dallas Texas.			Newspaper:	02/11/2021
		5960 Berkshire Lane, Suite 1100, Dallas,	Federal Register:	Not applicable
LINDELL BANK & TRUST	* 18C	Lindell Bank & Trust Company, St. Louis,	Newspaper:	Not available
COMPANY	* Branch	Missouri, to merge with Rockwood Bank, Eureka, Missouri, and to retain the acquired facilities as a branch offices.	Federal Register:	Not applicable

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Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE						
CRA Examin	nations scheduled for	Quarter of				
Institution			Location		Quarter	

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Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	Inc., Ashley, North Dakota, through its subsidiary bank holding company, North Star Holding Company, Inc., and its subsidiary bank, Unison Bank, both of Jamestown, North Dakota, to indirectly retain voting shares of AccuData Services, Inc., Park River, North Dakota, and thereby engage in certain data processing activities pursuant to Section 225.28(b)(14)(i) of Regulation Y.		Newspaper: Federal Register:	Not applicable 02/25/2021
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A. Gernander, Rushford, Minnesota, individually, and as Trustee with Voting Power for the Elizabeth King Bach Trust under Agreement dated July 19, 2019, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO E.L. King III, Winona, Minnesota, the David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO Elizabeth King Bach, Winona, Minnesota, the E.L. King, Jr. Generation Skip Trust FBO E.L. King III, Winona, Minnesota, and the E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper: Federal Register:	Not available Not available
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Daniel C. King, North Plains, Oregon, E.L. King III and Sarah King, both of Coeur d'Alene, Idaho, Heather A. Bach, LaCrosse, Wisconsin, Nicolle N. Jensen, Santa Fe, New Mexico, Sarah E. Bach-Lumsden, Winona, Minnesota, and Elizabeth King Bach, Winona, Minnesota, as trustee of the Frederick R. King Marital Trust U/W, Winona, Minnesota, and as trustee of the Frederick R. King Family Trust U/W, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper: Federal Register:	Not available Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE						
CRA Exami	inations scheduled for	Quarter of				
Institution			Location		Quarter	

CRA

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Commer	nt Period
CENTRAL BANCSHARES OF KANSAS CITY, INC.	CIC	Joseph Tutera, Mission Hills, Kansas, a member of the Tutera Family Group, a group acting in concert, to retain voting shares of Central Bancshares of Kansas City (Bancshares) and thereby indirectly retain voting shares of Central Bank of Kansas City, both of Kansas City, Missouri. Additionally, Marian Olander Tutera, Mission Hills, Kansas; John "David" Cunningham, Prairie Village, Kansas; Anthony Michael Mendolia, Kansas City, Missouri; and Constance Marie Mendolia 2009 Irrevocable Trust dtd 12-29-09, Joseph Tutera, Trustee, John David Cunningham, Trust Protector; Mary Margaret Cunningham 2009 Irrevocable Trust dtd 12-29-09, Joseph Tutera, Trustee, Marian Olander Tutera, Trust Protector; Joseph C. Tutera 2009 Irrevocable Trust dtd 12-29-09, Joseph Tutera, Trustee, John David Cunningham, Trust Protector, all of Kansas City, Missouri; and Laura Cirese Tutera 2009 Trust dtd 10-8-09, Dominic Frank Tutera 2009 Trust dtd 10-8-09, Dominic Frank Tutera 2009 Trust dtd 10-8-09, Dominic Frank Tutera 2009 Trust dtd 10-8-09, Joseph Charles Tutera Jr. 2009 Trust dtd 10-8-09, Dominic Frank Tutera 2	Newspaper: Federal Register:	Not available Not available
CHAMBANCO, INC.	CIC	Larry Adams, individually as the largest shareholder, as trustee of the Patrick Adams Testamentary Trust and the S and B Trust, all of Chambers, Nebraska, and as a member of the Adams Family Group, a group acting in concert, to retain voting shares of Chambanco, Inc. (Chambanco), Chambers, Nebraska, and thereby indirectly retain shares of Chambers State Bank, Chambers, Nebraska. In addition, Patrick Adams, individually; the Patrick Adams Testamentary Trust; and the S and B Trust, all of Chambers, Nebraska, to retain shares of Chambanco, and join the Adams Family Group.	Newspaper: Federal Register:	Not available 02/11/2021
MCHUGH INVESTMENT COMPANY	CIC	Jeremy Brian McHugh, Donielle Eileen McHugh, Nathan Donald McHugh, and Kristina Lee McHugh, all of Murdock, Nebraska, as a group acting in concert, to retain voting shares of McHugh Investment Company, Murdock, Nebraska, and thereby indirectly retain voting shares of Corn Growers State Bank, Murdock, Nebraska.	Newspaper: Federal Register:	Not available 02/11/2021

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Period	
STIGLER	CIC	The Michael Stephens Leonard Second	Newspaper:	02/19/2021
BANCORPORATION, INC.		Amended and Restated Revocable Trust, Mike Leonard as trustee, both of Muskogee, Oklahoma; the Amended and Restated Ginger Batson Trust, Ginger Batson as trustee, both of Muskogee, Oklahoma; The Amy N. Bennett Revocable Trust Agreement and Amy Bennett, individually and as trustee, both of Bixby, Oklahoma; and Courtney Michelle Lamont and Carsen Lamont, both of Muskogee, Oklahoma, and certain minor children of the listed individuals; to establish the Leonard Family Group, a group acting in concert, to acquire voting shares of Stigler Bancorporation, Inc. and thereby indirectly acquire voting shares of The First National Bank of Stigler, both of Stigler, Oklahoma.	Federal Register:	02/18/2021

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Federal Reserve Bank of Kansas City

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Exam Date Public Date Rating Exam Method
Quarter
Quarter

CRA

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District: 11 Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Commen	t Period
BRIGHT FORCE HOLDINGS,	4c8	Bright Force Holdings, LLC, Dallas, Texas	Newspaper:	Not applicable
LLC		("Applicant"), to engage in activities permitted by 12 C.F.R. 225.28(b)(1), by extending credit, and specifically, purchasing loan participations, loans, and Other Real Estate Owned ("OREO") from its wholly-owned subsidiary American Bank, National Association, Dallas, Texas ("Bank")	Federal Register:	Not applicable
RIVERBEND FINANCIAL	CIC	Barkat Ali, Southlake, Texas, Kevin	Newspaper:	Not available
CORPORATION		Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Federal Register:	08/13/2020
VERABANK, INC.	* 3A3	VeraBank, Inc., Henderson, Texas, to	Newspaper:	02/23/2021
		acquire Panola National Bank, Carthage, Texas.	Federal Register:	03/04/2021

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Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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Institution		L	ocation		Quarter	

CRA

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District: 12 Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Period		
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to	Newspaper:	Not available	
		establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Federal Register:	Not applicable	
SILICON VALLEY BANK	PWI	Silicon Valley Bank requests prior approval	Newspaper:	Not applicable	
		to make a \$22 million public welfare investment in Merritt Community Capital Fund XXII, L.P.	Federal Register:	Not applicable	
ST. LAURENT	* 3A1	St. Laurent Investments LLC, Vancouver,	Newspaper:	Not available	
INVESTMENTS LLC		Washington, to become a bank holding company by acquiring People's Bank of Commerce, Medford, Oregon.	Federal Register:	02/25/2021	
WESTERN ALLIANCE BANK	to make a publi	Western Alliance Bank, Phoenix, Arizona,	Newspaper:	Not applicable	
		to make a public welfare investment of \$21.5 million in R4 WAB Housing Partners LP	Federal Register:	Not applicable	

^{*} Subject to the provisions of the Community Reinvestment Act

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

RSSD

NONE

NI = Needs to improve

SN = Substantial noncompliance

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

ID	Institution / Location		Exam Date	Public Date	Rating	Exam Method
NONE	3					
CRA Exa	aminations scheduled for	Quarter of				
Institution	1		Location		Quarte	er

CRA

^{*} Subject to the provisions of the Community Reinvestment Act