



FEDERAL RESERVE RELEASE

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

No. 14 Week ending April 5, 2025



Board Actions

Enforcement

Allegiant United Holdings, LLC; Nano Financial Holdings, Inc.; and Nano Banc, all of Irvine, California—cease-and-desist order dated January 18, 2022, terminated March 20, 2025.

Announced: April 1, 2025

Banco Popular de Puerto Rico, San Juan, Puerto Rico—consent order of prohibition against Nicolas Perez Alvarado, a former institution-affiliated party.

Announced: April 1, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

Benchmark Community Bank, Kenbridge, Virginia—to establish a branch at 105 South Main Street, Franklinton, North Carolina, and to increase its investment in bank premises.

Approved: March 31, 2025

Bank Holding Companies

Dallas

Producer Bancorp, Inc., Beaumont, Texas—to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.

Approved: April 2, 2025

Kansas City

Banner County Ban Corporation, Harrisburg, Nebraska—relief from certain commitments.

Granted: April 1, 2025

Tescott Bancshares, Inc., Tescott, Kansas—waiver of application to acquire First Bank of Beloit, Beloit, Kansas, in connection with the merger of First Bank of Beloit with and into Bank of Tescott, Tescott, Kansas.

Granted: April 4, 2025

New York

Grasshopper Bancorp, Inc., New York, New York—through its subsidiary, Grasshopper Bank, National Association, New York, New York, to acquire Auto Club Trust, FSB, Dearborn, Michigan, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.*

Approved: March 24, 2025

*Addition

San Francisco

Plumas Bancorp, Reno, Nevada—waiver of application to acquire Cornerstone Community Bancorp, Red Bluff, California, in connection with the merger of Cornerstone Community Bank, Red Bluff, California, with and into Plumas Bank, Quincy, California.

Granted: April 1, 2025

Bank Mergers

San Francisco

Plumas Bank, Quincy, California—to merge with Cornerstone Community Bank, Red Bluff, California, and thereby establish branches at the locations of Cornerstone Community Bank's main office and branches.

Approved: April 1, 2025

Banks, State Member

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: April 3, 2025

Change in Bank Control

Chicago

Scott Bancshares, Inc., Bethany, Illinois—the Myron L. Scott Trust, Myron L. Scott, as trustee, and the Barbara M. Scott Trust, Barbara Scott, as trustee, all of Bethany, Illinois; Alyssa Scott Pagel, Franklin, Tennessee; the Kristen K. Miller Revocable Trust, Todd and Kristen Miller, as co-trustees, Madelyn K. Miller, and Mason S. Miller, all of Edwardsville, Illinois; and Jamie L. Scott, Aldan, Pennsylvania; as members of the Scott Family Group, a group acting in concert, to retain voting shares of Scott Bancshares, Inc., and thereby indirectly retain voting shares of Scott State Bank, Bethany, Illinois.

Permitted: April 3, 2025

Minneapolis

American Federal Corporation, Fargo, North Dakota—Jeffrey A. Schumacher, Grand Forks, North Dakota; and John Schumacher, West Fargo, North Dakota; as a group acting in concert, to retain voting shares of American Federal Corporation and thereby indirectly retain voting shares of American Federal Bank, Fargo, North Dakota.

Permitted: April 2, 2025

Financial Holding Companies

St. Louis

Peoples Bancorp, Inc., Newton, Illinois—election to become a financial holding company.

Effective: April 2, 2025

Prime Banc Corp., Effingham, Illinois—election to become a financial holding company.

Effective: March 31, 2025

Savings and Loan Holding Companies

Chicago

The Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and the Scott J. Seligman 1993 Irrevocable Dynasty Trust, both of Sioux Falls, South Dakota—to register as savings and loan holding companies and to retain voting shares of Sterling Bancorp, Inc., and thereby indirectly retain voting shares of Sterling Bank and Trust, FSB, both of Southfield, Michigan.

Withdrawn: April 2, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
STATE STREET INTERNATIONAL HOLDINGS	Charter Ext	Request by State Street International Holdings, Boston, Massachusetts, for an extension of its corporate existence for an additional twenty years until June 5, 2045, pursuant to Section 25A(20) of the Federal Reserve Act.	Newspaper: Federal Register:

District: 1

Federal Reserve Bank of Boston

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BESSEMER GROUP, INCORPORATED, THE	Change in Bank Control	Charles Frederick Oppenheim, Palm Beach, Florida, and Lorna Marie Oppenheim, London, United Kingdom, in their individual capacities, the Caroline Emily Oppenheim Revocable Trust, New Jersey, and Caroline Emily Oppenheim, London, United Kingdom, through the Caroline Emily Oppenheim Revocable Trust, to join a group acting in concert to retain voting shares in The Bessemer Group, Incorporated, Woodbridge, New Jersey; and indirectly retain voting shares of Bessemer Trust Company, N.A., New York, New York and Bessemer Trust Company, Woodbridge, New Jersey.	Newspaper: Federal Register:	Not available Not available

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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S = Satisfactory

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SN = Substantial noncompliance

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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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURKE AND HERBERT BANK AND TRUST COMPANY	* Branch (Domestic)	Burke & Herbert Bank & Trust Company, Alexandria, Virginia, to establish a branch at the corner of Broad Street Road East (Route 250) and Wilkes Ridge Parkway South in Goochland County, Virginia 23233.	Newspaper:	04/21/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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NI = Needs to improve
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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
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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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S = Satisfactory

NI = Needs to improve

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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
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 April 5, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C	BANK, Wapello, Iowa to merge with	Newspaper:	Not available
	* 3A3	First Trust and Savings Bank, Coralville,	Federal Register:	Not available
	* Branch (Domestic)	Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.		
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Monica Anderegg, Edina, Minnesota, individually and as the trustee of the Charles L. Sarazine Family Trust for Monica Anderegg Edina, Minnesota, Lisa Elsenbast, Minneapolis, Minnesota, individually and as the trustee of the Charles L. Sarazine Family Trust for Lisa Elsenbast, Minneapolis, Minnesota, Annette Sarazine-Jensen, Gretna, Nebraska, individually and as the trustee of the Charles L. Sarazine Family Trust for Annette Sarazine-Jensen Gretna, Nebraska, Julia T. Sarazine, Chicago, Illinois, Thomas Gorey, Chicago, Illinois, Frank Elsenbast, Minneapolis, Minnesota, Monte Jensen, Gretna, Nebraska, Rachel S. Jensen-Blackwell, Seward, Nebraska and Reid C. Jensen, Fridley, Minnesota to join the Sarazine Family Control Group to retain voting shares of Emmetsburg Bank Shares, Inc. and thereby retain voting shares of Iowa Trust and Savings Bank, both of Emmetsburg, Iowa.	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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCHANTS BANCORP	Change in Bank Control	Notice by The Petrie Grandchildren Trust (12/27/2019), Carmel, Indiana with Julia L. Kaercher, Carmel, Indiana, Emily J. Pell, Denver, Colorado, and Jody Petrie, Carmel, Indiana as co-trustees, Kaercher Children GST Trust (10/29/2021), Carmel, Indiana with Emily J. Pell, Denver, Colorado as trustee, Kaercher Children GST Trust (12/08/2020), Carmel, Indiana, with Emily J. Pell, Denver, Colorado as trustee and Julia L. Kaercher, Carmel, Indiana, to retain voting shares of Merchants Bancorp and thereby indirectly retain voting shares of Merchants Bank of Indiana, both of Carmel, Indiana. Additionally, Emily J Pell, Denver, Colorado, to acquire voting shares of Merchants Bancorp and thereby indirectly acquire voting shares of Merchants Bank of Indiana, both of Carmel, Indiana.	Newspaper: Federal Register:	Not available 04/08/2025

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		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CADENCE BANK	* Branch (Domestic)	Cadence Bank, Tupelo, Mississippi, to establish a branch facility to be located at 2201 East Fowler Avenue, Tampa, Florida	Newspaper: Federal Register:	04/17/2025 Not applicable

* 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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST BANCORPORATIO N, INC.	Change in Bank Control	The Harold G. Wahlquist Revocable Trust, Eden Prairie, Minnesota, Harold G. Wahlquist Jr. Eden Prairie, Minnesota, and Katherine M. Wahlquist, St. Louis Park, Minnesota, individually and as co trustees; Charles P. Wahlquist, West End, North Carolina, and Andrew C. Wahlquist, Plymouth, Minnesota, to become members of the Wahlquist Family Group, a group acting in concert, to retain voting shares of MidWest Bancorporation Inc., Eden Prairie, Minnesota, and thereby indirectly retain voting shares of Star Bank, Maple Lake, Minnesota.	Newspaper: Federal Register:	Not available 04/21/2025

District: 9

Federal Reserve Bank of Minneapolis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 April 5, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST	* Branch (Domestic)	BancFirst, Oklahoma City, Oklahoma, to establish a branch facility to be located at 4200 S. Western Avenue, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	04/11/2025 Not applicable
BANCFIRST	* Branch (Domestic)	BancFirst, Oklahoma City, Oklahoma, to establish a branch facility to be located at 13600 N. Eastern Avenue, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	04/16/2025 Not applicable
FIRST PRYORITY BANK	* Branch (Domestic)	First Pryority Bank, Pryor, Oklahoma, to establish a branch located at 12212 E. 41st Street, Tulsa, Oklahoma.	Newspaper: Federal Register:	04/21/2025 Not applicable
FIRST STATE BANK NEBRASKA	* 18C * Branch (Domestic)	First State Bank Nebraska, Lincoln, Nebraska, to merge with Community State Bank, Colon, Nebraska, and incident thereto, to establish branches in Colon and Cedar Bluffs, both in Nebraska.	Newspaper: Federal Register:	05/03/2025 Not applicable
LEGACY FINANCIAL, INC.	* 3A3	Legacy Financial, Inc., Johnson, Kansas, to acquire BancCentral, National Association, Alva, Oklahoma.	Newspaper: Federal Register:	Not available 05/14/2025
WELCH BANCSHARES, INC.	Change in Bank Control	The Charles L. Stoner Irrevocable Spousal Trust, Barbara J. Stoner, as trustee, both of Miami, Oklahoma, to become members of the Stoner Family Control Group, a group acting in concert, to acquire voting shares of Welch Bancshares, Inc., and thereby indirectly acquire voting shares of Welch State Bank of Welch, Okla., both of Welch, Oklahoma.	Newspaper: Federal Register:	04/22/2025 04/17/2025

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District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

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 April 5, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares, up to 38 percent, of The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas	Newspaper:	05/07/2025
			Federal Register:	05/07/2025
Cornerstone Bancorp, Inc.	* 3A1	Cornerstone Bancorp, Inc., to become a bank holding company by acquiring Cornerstone Capital Bank, SSB, a Texas state savings bank, both of Houston, Texas.	Newspaper:	Not available
			Federal Register:	04/23/2025
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, to establish a branch at 332 West Jefferson Boulevard, Dallas, Texas 75208.	Newspaper:	04/17/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

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 April 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL PACIFIC BANK	Public Welfare Investment	Proposed Public Welfare Investment by Central Pacific Bank, Honolulu, Hawaii, in RJ State Tax Credit Investor Fund XI, LLC.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

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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
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