



FEDERAL RESERVE RELEASE

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

No. 15 Week ending April 12, 2025

Board Actions

Enforcement

The Marathon Bank, Winchester, Virginia—cease-and-desist order dated May 28, 2003, against Lori H. Staples, a former institution-affiliated party, terminated April 4, 2025.

Announced: April 8, 2025

Regulations and Policies

Disaster-Related Appraisal Exceptions—interagency statement and order on temporary exceptions to certain appraisal requirements for real estate-related transactions in Los Angeles County, California, as affected by wildfires and straight-line winds.

Approved: April 7, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

First Bank, Southern Pines, North Carolina—to establish a branch at 11324 North Community House Road, Charlotte, North Carolina.

Approved: April 7, 2025

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to establish branches at 301 Mission Boulevard, Baltimore, Maryland, and 1224 Stratford Avenue, Bridgeport, Connecticut.

Approved: April 9, 2025

Bank Holding Companies

Atlanta

Waterfall Bancorp, Inc., Clearwater, Florida—to become a bank holding company by acquiring outstanding shares of Waterfall Bank, Clearwater, Florida.*

Approved: April 4, 2025

*Addition

Chicago

Longview Capital Corporation, Newman, Illinois—to acquire Middletown State Bank, Middletown, Illinois.

Approved: April 9, 2025

Longview Capital Corporation, Newman, Illinois—to acquire Federated Bank, Onarga, Illinois.

Approved: April 9, 2025

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York—to increase its investment in bank premises.

Approved: April 10, 2025

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas—to make a public welfare investment.*

Approved: April 4, 2025

*Addition

Comerica Bank, Dallas, Texas—to make a public welfare investment.*

Approved: April 1, 2025

*Addition

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.*

Approved: March 31, 2025

*Addition

The Northern Trust Company, Chicago, Illinois—to make certain public welfare investments (two requests).*

Approved: April 4, 2025

*Addition

Change in Bank Control

Atlanta

Centon Bancorp, Inc., Richton, Mississippi—Hermine M. Granberry, Hattiesburg, Mississippi, and the Allison Lee Granberry Trust, William S. Granberry Jr. as Trustee, Hattiesburg, Mississippi, to join the Granberry Family Group, a group acting in concert, to retain voting shares of Centon Bancorp, Inc., and thereby retain control of Richton Bank and Trust Company, Richton, Mississippi.

Permitted: April 10, 2025

Kansas City

Platte Valley Bancorp, Inc., North Bend, Nebraska—The Thomas E. Wolf Trust, as amended and restated on August 17, 2022, the Thomas E. Wolf Family Trust, a subtrust created under the Thomas E. Wolf Trust, the Deanna H. Wolf Trust, as amended and restated on August 17, 2022, and Deanna H. Wolf, as trustee of the aforementioned trusts, all of North Bend, Nebraska; and the John A. Wolf Revocable Trust, dtd June 15, 2023, and the Linda W. Wolf Revocable Trust, dtd June 15, 2023, and John A. Wolf, as trustee of the aforementioned trusts, all of Grand Island, Nebraska, to become members of the Arden Wolf Family Group, a group acting in concert, to acquire voting shares of Platte Valley Bancorp, Inc., and thereby indirectly acquire voting shares of Platte Valley Bank, North Bend, Nebraska.

Permitted: April 7, 2025

San Francisco

Hawaiian Electric Industries, Inc., Honolulu, Hawaii—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to acquire additional voting shares of Hawaiian Electric Industries, Inc., and thereby indirectly acquire voting shares of American Savings Bank, F.S.B., Honolulu, Hawaii.

Withdrawn: April 11, 2025

St. Louis

Stark Bancshares, Inc., Bolivar, Missouri—Tony Steele, Tyler Steele, Carolyn Grimsley, Jill Grimsley, Paul Grimsley and Guy Cable, each of Bentonville, Arkansas; Philip Fletcher, Hiwasse, Arkansas; Kirby Lane, Anderson, Missouri; Tommy Coughlin, Centerton, Arkansas; John Kallenbach and Jim Hacker, each of Bolivar, Missouri; Roland Julian, Rogers, Arkansas; Beverly Jones, Jay, Oklahoma; and Pam Lawson, Grove, Oklahoma, to acquire voting shares of Stark Bancshares, Inc., and thereby indirectly acquire voting shares of LimeBank, Bolivar, Missouri

Permitted: April 11, 2025

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire additional shares of The ANB Corporation, Terrell, Texas.*

Granted: April 2, 2025

*Addition

Financial Holding Companies

Atlanta

Waterfall Bancorp, Inc., Clearwater, Florida—election to become a financial holding company.*

Effective: April 4, 2025

*Addition

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: April 8, 2025

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: April 8, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* Branch (Domestic)	Request for extension of time to consummate by the Bank of Millbrook, Millbrook, New York, to establish a full-service branch office to be located at 110 Route 44, Millerton, New York.	Newspaper: Federal Register:	Not available Not applicable
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 04/29/2025
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 12, 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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANK & TRUST COMPANY OF HAZARD	* Branch (Domestic)	The Peoples Bank & Trust Company of Hazard, Hazard, Kentucky, applies to open a branch at Unit 102, River Drive, Irvine, Kentucky, pursuant to section 208.6 of Regulation H.	Newspaper: Federal Register:	Not available Not applicable
STATE BANK AND TRUST COMPANY, THE	* Branch (Domestic)	The State Bank and Trust Company, Defiance, Ohio, intends to establish a full-service branch office located at 1414 North Scott Street, Napoleon, Ohio 43545	Newspaper: Federal Register:	04/19/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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:

- O = Outstanding
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- NI = Needs to improve
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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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CYPRESS CAPITAL GROUP, INC.	Listed DeNovo	Cypress Capital Group, Inc., Palm Beach, Florida; to engage de novo in commercial lending activities pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

District: 6

Federal Reserve Bank of Atlanta

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956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C * 3A3 * Branch (Domestic)	BANK, Wapello, Iowa to merge with First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.	Newspaper: Federal Register:	Not available Not available
CLARKEL, INC.	Change in Bank Control	The Fred W. Maifeld Residuary Trust – FBO Lori Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee; The Fred W. Maifeld Residuary Trust – FBO Rhonda Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee, to acquire voting shares of Clarkel, Inc., Kesley, Iowa and thereby indirectly acquire voting shares of Iowa State Bank, Clarksville, Iowa.	Newspaper: Federal Register:	Not available 05/02/2025

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District: 7

Federal Reserve Bank of Chicago

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch (Domestic)	Bank-Branch	Newspaper:	04/15/2025
			Federal Register:	Not applicable
BANKFIRST FINANCIAL SERVICES	* 18C * Branch (Domestic)	BankFirst Financial Services, Macon, Mississippi to merge with Magnolia State Bank, Bay Springs, Mississippi, and to retain the acquired facilities as branch offices	Newspaper:	05/10/2025
			Federal Register:	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
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 12, 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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FINANCIAL SECURITY CORPORATION	Change in Bank Control	Third Tower Holdings Limited Partnership, Basin, Wyoming, Douglas M. Crouse, Basin, Wyoming, Dylan D. Crouse, Ian H. Crouse, and Jordan H. Crouse, all general partners (the partnership), Dylan D. Crouse, Sheridan, Wyoming, Ian H. Crouse, Greybull, Wyoming, and Jordan H. Crouse, Firestone, Colorado, to acquire voting shares of Financial Security Corporation, Basin, Wyoming, and thereby indirectly acquire voting shares of Security State Bank, Basin, Wyoming, and the partnership to become a member of the Crouse Family Control Group, a group acting in concert.	Newspaper: Federal Register:	04/28/2025 05/01/2025
LOGAN VALLEY INVESTMENTS, LLC	* 3A1	Logan Valley Investments, LLC, Oakland, Nebraska, to become a bank holding company through the acquisition of Battle Creek State Company, and thereby indirectly acquire Battle Creek State Bank, both of Battle Creek, Nebraska.	Newspaper: Federal Register:	05/09/2025 05/16/2025

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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	05/01/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK AND TRUST, SSB, THE	* Branch (Domestic)	The Bank and Trust, SSB, Del Rio, Texas to establish a branch located at 3604 N. Bryant Blvd, San Angelo, Texas.	Newspaper: Federal Register:	04/25/2025 Not applicable
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: Federal Register:	Not available 04/23/2025

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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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank would like to make a \$18.2 million PWI investment in Merchants Capital Tax Credit Equity Fund 24.	Newspaper: Federal Register:	Not applicable Not applicable

District: 12

Federal Reserve Bank of San Francisco

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

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act