



FEDERAL RESERVE RELEASE

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

No. 35 Week ending August 30, 2025



## Board Actions

None

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### **Kansas City**

Bank7, Oklahoma City, Oklahoma—to establish a branch at 4003 East 51st Street, Tulsa, Oklahoma, and to increase its investment in bank premises.

Approved: August 26, 2025

### Bank Holding Companies

#### **Boston**

Berkshire Hills Bancorp, Inc, Boston, Massachusetts—waiver of application to merge with Brookline Bancorp, Inc., Boston, Massachusetts, and thereby indirectly acquire Brookline Bank, Brookline, Massachusetts, in connection with the merger of Berkshire Bank, Pittsfield, Massachusetts, with and into Brookline Bank.\*

Granted: August 11, 2025

\*Addition

#### **Kansas City**

N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma—termination of a commitment.

Granted: August 29, 2025

Regent Capital Corporation, Nowata, Oklahoma—through its subsidiary, DLP Acquisition Corporation, Tulsa, Oklahoma, to merge with DLP Bancshares, Inc., Saint Augustine, Florida, and thereby indirectly acquire DLP Bank, Starke, Florida.

Approved: August 29, 2025

#### **Richmond**

Bancshares of Carolina, Inc., Manning, South Carolina—to become a bank holding company by acquiring The Bank of Clarendon, Manning, South Carolina.

Approved: August 25, 2025

#### **St. Louis**

Southern Illinois Bancshares, Inc., Johnston City, Illinois—to become a bank holding company by acquiring Southern Illinois Bank, Johnston City, Illinois.

Approved: August 27, 2025

### Bank Mergers

#### **Boston**

Brookline Bank, Brookline, Massachusetts—(1) to merge with Berkshire Bank, Pittsfield, Massachusetts; Bank Rhode Island, Providence, Rhode Island; and PCSB Bank, Yorktown Heights, New York, with Brookline Bank as the resulting bank, and (2) to thereby establish branches at the locations of the main offices and branches of Berkshire Bank, Bank Rhode Island, and PCSB Bank.\*

Approved: August 11, 2025

\*Addition

## **Banks, National**

### ***Director, S&R***

JPMorgan Chase Bank, N.A., Columbus, Ohio—relief from certain commitments.\*

Granted: August 22, 2025

\*Addition

## **Change in Bank Control**

### ***Minneapolis***

Scale Holding Company (Scale), Minnetonka, Minnesota—Jeffrey T. Andersen, Chaska, Minnesota, to acquire control of voting shares of Scale Holding Company by becoming a co-trustee of the Gerald Rauenhorst 2004 Children's Trust UAD December 23, 2004, Minnetonka, Minnesota, and the Grandchildren's Fidelity Trust UAD February 24, 2015, Minnetonka, Minnesota, which controls Scale and thereby indirectly controls Scale Bank, Edina, Minnesota. Additionally, Jeffrey T. Andersen, will join the Rauenhorst Family Trust Control Group, a group acting in concert, that controls voting shares of Scale.

Permitted: August 27, 2025

## **Extensions of Time**

### ***Secretary***

State Street Bank and Trust Company, Boston, Massachusetts—extension of time to acquire certain assets of, and assume certain liabilities from, Mizuho Bank USA, New York, New York, pursuant to section 18(c) of the Federal Deposit Insurance Act.

Granted: August 27, 2025

## **Supervision and Regulation**

### ***Director, S&R***

Large Bank Capital Requirements—public disclosure of individual firms' capital requirements.

Approved: August 29, 2025

### ***Director, S&R, and Director, Financial Stability***

Stress Capital Buffer (SCB) Requirements—notification of final SCB requirements to firms and confirmation of their final planned capital distributions.

Approved: August 29, 2025

### ***General Counsel***

Barclays US, LLC, New York, New York—application for approval of proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's Regulation YY.\*

Approved: August 19, 2025

\*Addition

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE BANK	* 18C	Cornerstone Bank, Spencer, Massachusetts, to merge with Athol Savings Bank, Athol, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with Cornerstone Bank as the resulting institution, and thereby establish branch offices at the locations of Athol Savings Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper:	Not available
	* Branch (Domestic)		Federal Register:	Not applicable
HOMETOWN FINANCIAL GROUP MHC	* Thrift Going Concern	Notice by Hometown Financial Group, MHC and Hometown Financial Group, Inc., both of Easthampton, Massachusetts, to merge with 15 Beach, MHC, and CFSB Bancorp, Inc., respectively, and thereby indirectly acquire Colonial Federal Savings Bank, all of Quincy, Massachusetts, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 08/29/2025
MOUNTAINONE FINANCIAL, MHC	* 3A3	MountainOne Financial, MHC, North Adams, Massachusetts, to merge with Mechanics Bancorp, MHC, and thereby indirectly acquire Mechanics Cooperative Bank, both of Taunton, Massachusetts.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

---

\* Subject to the provisions of the Community Reinvestment Act

**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 August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office located at 10619 Connecticut Ave, Kensington, Montgomery, Maryland.	Newspaper: Federal Register:	09/15/2025 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

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
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 August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORWOOD FINANCIAL CORP.	* 3A5	Norwood Financial Corp, Honesdale, Pennsylvania; to acquire PB Bankshares, Inc., and thereby indirectly acquire Presence Bank, both of Coatesville, Pennsylvania.	Newspaper: Federal Register:	Not available Not available
QUAINT OAK BANCORP INC	Change in Control	The Amended and Restated Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, Southampton, Pennsylvania, John J. Augustine, as co-trustee, Lansdale, Pennsylvania and Aimee K. Ott, as co-trustee, Newtown, Pennsylvania; to join the Strong Family Group, a group acting in concert, to retain voting shares of Quaint Oak Bancorp, Inc., and thereby indirectly retain voting shares of Quaint Oak Bank, both of Southampton, Pennsylvania. Aimee K. Ott as a member of the Strong Family Group and John J. Augustine were each previously permitted by the Federal Reserve System to acquire control of voting shares of Quaint Oak Bancorp, Inc.	Newspaper: Federal Register:	09/22/2025 Not available

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

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
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 August 30, 2025**

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIVISTA BANK	* 18C	Civista Bank, Sandusky, Ohio to merge with The Farmers Savings Bank, Spencer, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of The Farmers Savings Bank.	Newspaper:	09/25/2025
	* Branch (Domestic)		Federal Register:	Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

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
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 August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OCONEE FEDERAL FINANCIAL CORP.	Minority Stock Issuance	Oconee Federal Financial Corp., Seneca, South Carolina, to issue shares of its common stock to the Oconee Federal Financial Corp. 2025 Equity Incentive Plan.	Newspaper: Federal Register:	Not applicable Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

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
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 August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CREDICORP LTD.	Listed Going Concern	Credicorp LTD., Hamilton, Bermuda, to retain voting shares of Credicorp Capital USA, Inc., Miami, Florida, thereby retaining voting shares of its wholly owned subsidiaries Credicorp Capital Advisors LLC, Miami, Florida, and Credicorp Capital, LLC, Coral Gables, Florida, and continuing to engage in investment advisory activities pursuant to Section 225.28(b)(6) of Regulation Y and broker-dealer activities pursuant to Section 225.28(b)(7) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
FINANCIAL CORPORATION OF LOUISIANA	Change in Bank Control	Charlotte Moody Leonards, Elizabeth Moody Gielen, and Valerie Moody Hensgens, each of Crowley, Louisiana, along with Rosalind Moody Robertson, Braxton I. Moody, IV, Beverly Moody Lagroue, Katherine Moody Hundley, Kevin Moody, Stephen Michael Moody, Richard Kevin Moody, II, Benjamin Armstrong Moody, Katherine Moody McCormick, and Caroline Moody Jones, each of Lafayette, Louisiana; to become a group acting in concert, to retain voting shares of Financial Corporation of Louisiana, and thereby indirectly retain voting shares of Rayne State Bank & Trust Company, both of Rayne, Louisiana.	Newspaper: Federal Register:	Not available 09/19/2025
PINNACLE BANK	Membership	Pinnacle Bank, Nashville, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Steel Newco Inc.	* 3A1	Steel Newco Inc., Peachtree Corners, Georgia, has applied to the Board of Governors of the Federal Reserve System to become a bank holding company and to acquire by merger (a) Synovus Financial Corp., Columbus, Georgia, and thereby acquire control of its subsidiary bank, Synovus Bank, Columbus, Georgia, and (b) Pinnacle Financial Partners, Inc., Nashville, Tennessee, and thereby acquire control of its subsidiary bank, Pinnacle Bank, Nashville, Tennessee. In addition, Pinnacle Bank has applied to the Federal Reserve System for permission to acquire by merger Synovus Bank and establish branches at the locations of Synovus Bank.	Newspaper:	09/23/2025
	* 3A3		Federal Register:	09/29/2025
	* 3A5			
	Election (Domestic)			
	* 18C			
	* Branch (Domestic)			
SUNMARK BANCSHARES, INC.	* 3A3	SunMark Bancshares, Inc., Perry, Georgia to merge with Wheeler Bancshares, Inc., and thereby indirectly acquire Wheeler County State Bank, both of Alamo, Georgia.	Newspaper:	Not available
	* 3A5		Federal Register:	10/06/2025
SYNOVUS BANK	Public Welfare Investment	Synovus Bank, Columbus, Georgia, to make two public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

---

**CRA Examinations scheduled for   Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUSEY BANK	* Branch (Domestic)	Busey Bank, Champaign, Illinois, is seeking approval to establish a branch located at 700 W. Champaign Ave, Rantoul, Illinois.	Newspaper: Federal Register:	09/10/2025 Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC is requesting prior approval for the following investment:  Name of investment: SOUTHBRIDGE 1C HOUSING LLC (LIHTC project partnership "Southbridge") through Stratford Fund 22 LP (anticipated).  Amount of the investment: Not-to-exceed \$16,000,000  Target closing date for the investment: October 2025	Newspaper: Federal Register:	Not applicable Not applicable
EWSB BANCORP, INC.	Change in Bank Control	Kory J. Schneider, Carrie A. Schneider, Roger J. Schneider, Georgiana L. Schneider, Kari Burns, Kim Willison, and Linda Schneider to acquire voting shares of EWSB Bancorp, Inc. and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, both of Kaukauna, Wisconsin.	Newspaper: Federal Register:	Not available Not available
EWSB BANCORP, INC.	Change in Bank Control	Charles D. Schmalz to acquire voting shares of EWSB Bancorp, Inc. and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, both of Kaukauna, Wisconsin.	Newspaper: Federal Register:	Not available Not available
F.N.B.C. OF LA GRANGE, INC.	Change in Bank Control	Notice by the Lenore M. McCarter Declaration of Trust, Snowmass, Colorado, Lenore M. McCarter as Trustee, Snowmass, Colorado, to retain voting shares of FNBC of LaGrange, Inc. and thereby indirectly retain voting shares of FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available 09/11/2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 30, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GILMAN INVESTMENT CO.	Change in Bank Control	Donna Arendt, Oskaloosa, Iowa, as trustee of the Donald D. Arendt Qualified Terminable Interest Property Marital Trust I to acquire voting shares of Gilman Investment Company, Oskaloosa, Iowa, and thereby acquiring voting shares of Citizens Savings Bank, Marshalltown, Iowa.	Newspaper:	08/21/2025
			Federal Register:	08/18/2025

---

**District: 7**

**Federal Reserve Bank of Chicago**

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
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 August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARDINAL BANCORP II, INC.	Change in Bank Control	Notice by Louis B. Eckelkamp, Jr., as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12/31/2020, both of Washington, Missouri; Bonnie J. Eckelkamp, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12/01/2020, both of Washington, Missouri; Louis B. Eckelkamp, III, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12/01/2020, Louis B. Eckelkamp III Revocable Living Trust UTA 6/12/1996, Michael Joseph Sinnott, Jr. Trust S, Matthew Louis Sinnott Trust S, and Elizabeth Michelle Sinnott Trust S, all of Washington, Missouri; Jeanna Eckelkamp Sinnott, individually and trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12/31/2020, Sarah Jane Eckelkamp Trust S, Bonnie Laurent Eckelkamp Trust S, Louis Bernard Eckelkamp IV Trust S, and Anna Christina Eckelkamp Trust S, all of Washington, Missouri; Marilyn A. Eckelkamp, as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, both of Washington, Missouri; Wendy Eckelkamp Cordill, Oakbrook, Illinois, as trustee of the Wendy Eckelkamp Pace Revocable Trust dated 5/09/2014, Oakbrook, Illinois, and the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, the Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, and two Minor Trusts, all of Washington, Missouri; Jill Eckelkamp Gildehaus, as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, the Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, Catherine	Newspaper: Federal Register:	09/26/2025 Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		Marie Pace Trust 21, Madeline Anne Pace Trust 21, Jill Eckelkamp Gildehaus Revocable Trust dtd 05/29/13, and three Minor Trusts, all of Washington, Missouri; William W. Eckelkamp Jr., as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, Catherine Marie Pace Trust 21, Madeline Anne Pace Trust 21, William Wood Eckelkamp, Jr. Revocable Trust U/A dtd 3/28/2013, and one Minor Trust, all of Washington, Missouri; Robert M. Tobben, individually and as trustee of the Judith A. Tobben 2020 Irrevocable Family Trust dtd 12/01/2020, both of Washington, Missouri; Judith A. Tobben, individually and as trustee of the Robert M. Tobben 2020 Irrevocable Family Trust dtd 12/31/2020, both of Washington, Missouri; Timothy W. Tobben, as trustee of the Judith A. Tobben 2020 Irrevocable Family Trust dtd 12/01/2020, Timothy W. Tobben Revocable Trust dtd 10/11/12, and nine Minor Trusts, all of Washington, Missouri; Thomas V. Tobben, as trustee of the Robert M. Tobben 2020 Irrevocable Family Trust dtd 12/31/2020, Thomas V. Tobben Revocable Trust dtd 7/8/10, and eight Minor Trusts, all of Washington, Missouri; Michael Tobben, St. Louis, Missouri, as trustee of the Michael R. Tobben Revocable Trust dtd 10/05/10, St. Louis, Missouri, and seven Minor Trusts, all of Washington, Missouri; Daniel Tobben, as trustee of the Daniel L. Tobben Revocable Trust dtd 6/10/15 and nine Minor Trusts, all of Washington, Missouri; and Susan E. Eckelkamp, as trustee of	

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		the Susan E. Eckelkamp Revocable Trust Dated 5/22/2023, both of St. Albans, Missouri; as the Eckelkamp Family Control Group, a group acting in concert, to retain voting shares of Cardinal Bancorp II, Inc., Washington, Missouri, and thereby indirectly retain voting shares of United Bank of Union, Union, Missouri	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CARDINAL BANCORP, INC.	Change in Bank Control	Notice by Louis B. Eckelkamp, Jr., as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12/31/2020, both of Washington, Missouri; Bonnie J. Eckelkamp, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12/01/2020, both of Washington, Missouri; Louis B. Eckelkamp, III, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12/01/2020, Michael Joseph Sinnott, Jr. Trust S, Matthew Louis Sinnott Trust S, and Elizabeth Michelle Sinnott Trust S, all of Washington, Missouri; Jeanna Eckelkamp Sinnott, as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12/31/2020, Sarah Jane Eckelkamp Trust S, Bonnie Laurent Eckelkamp Trust S, Louis Bernard Eckelkamp IV Trust S, and Anna Christina Eckelkamp Trust S, all of Washington, Missouri; Wendy Eckelkamp Cordill, Oakbrook, Illinois, as trustee of the Wendy Eckelkamp Pace Revocable Trust dated 5/09/2014, Oakbrook, Illinois, and the William W. Eckelkamp Revocable Trust UDA 7/21/2024 – Trust B, Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, and two Minor Trusts, all of Washington, Missouri; Jill Eckelkamp Gildehaus, as trustee of the William W. Eckelkamp Revocable Trust UDA 7/21/2014 – Trust B, the Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, Catherine Marie Pace Trust 21, Madeline Anne Pace Trust 21, Jill Eckelkamp Gildehaus Revocable Trust dtd 05/29/13, and three Minor Trusts, all of Washington, Missouri; William W. Eckelkamp Jr.,	Newspaper: Federal Register:	09/26/2025 Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		as trustee of the William W. Eckelkamp Revocable Trust UDA 7/21/2014 – Trust B, the Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, Catherine Marie Pace Trust 21, Madeline Anne Pace Trust 21, William Wood Eckelkamp, Jr. Revocable Trust U/A dtd 3/28/2013, and one Minor Trust, all of Washington, Missouri; Robert M. Tobben, as trustee of the Judith A. Tobben 2020 Irrevocable Family Trust dtd 12/01/2020, both of Washington, Missouri; Judith A. Tobben, as trustee of the Robert M. Tobben 2020 Irrevocable Family Trust dtd 12/31/2020, both of Washington, Missouri; Timothy W. Tobben, as trustee of the Judith A. Tobben 2020 Irrevocable Family Trust dtd 12/01/2020, Timothy W. Tobben Revocable Trust dtd 10/11/12, and nine Minor Trusts, all of Washington, Missouri; Thomas V. Tobben, as trustee of the Robert M. Tobben 2020 Irrevocable Family Trust dtd 12/31/2020, Thomas V. Tobben Revocable Trust dtd 7/8/10, and eight Minor Trusts, all of Washington, Missouri; Michael Tobben, St. Louis, Missouri, as trustee of the Michael R. Tobben Revocable Trust dtd 10/05/10, St. Louis, Missouri, and seven Minor Trusts, all of Washington, Missouri; Daniel Tobben, as trustee of the Daniel L. Tobben Revocable Trust dtd 6/10/15 and nine Minor Trusts, all of Washington, Missouri; and Susan E. Eckelkamp, as trustee of the Susan E. Eckelkamp Revocable Trust Dated 5/22/2023, both of St. Albans, Missouri; to join the Eckelkamp Family Control Group, a group acting in concert, and retain voting shares of Cardinal Bancorp,	



**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		Inc., and thereby indirectly retain voting shares of CNB St. Louis Bank, both of Maplewood, Missouri	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIAMOND BANCORP, INC	Change in Bank Control	Notice by Louis B. Eckelkamp, Jr., as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12/31/2020, both of Washington, Missouri; Bonnie J. Eckelkamp, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12/01/2020, both of Washington, Missouri; Louis B. Eckelkamp, III, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12/01/2020, Louis B. Eckelkamp III Revocable Living Trust UTA 6/12/1996, Michael Joseph Sinnott, Jr. Trust S, Matthew Louis Sinnott Trust S, and Elizabeth Michelle Sinnott Trust S, all of Washington, Missouri; Jeanna Eckelkamp Sinnott, individually and trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12/31/2020, Sarah Jane Eckelkamp Trust S, Bonnie Laurent Eckelkamp Trust S, Louis Bernard Eckelkamp IV Trust S, and Anna Christina Eckelkamp Trust S, all of Washington, Missouri; Marilyn A. Eckelkamp, as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, both of Washington, Missouri; Wendy Eckelkamp Cordill, Oakbrook, Illinois, as trustee of the Wendy Eckelkamp Pace Revocable Trust dated 5/09/2014, Oakbrook, Illinois, and the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, and two Minor Trusts, all of Washington, Missouri; Jill Eckelkamp Gildehaus, as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, Marilyn A. Eckelkamp 2020 Irrevocable Family Trust dtd	Newspaper: Federal Register:	09/26/2025 Not available

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		12/1/2020, Catherine Marie Pace Trust 21, Madeline Anne Pace Trust 21, Jill Eckelkamp Gildehaus Revocable Trust dtd 05/29/13, and three Minor Trusts, all of Washington, Missouri; William W. Eckelkamp Jr., as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7/21/14, Marilyn A. Eckelkamp 2020 Irrevocable Family Trust dtd 12/1/2020, Catherine Marie Pace Trust 21, Madeline Anne Pace Trust 21, William Wood Eckelkamp, Jr. Revocable Trust U/A dtd 3/28/2013 and one Minor Trust, all of Washington, Missouri; Robert M. Tobben, as trustee of the Judith A. Tobben 2020 Irrevocable Family Trust dtd 12/01/2020, both of Washington, Missouri; Judith A. Tobben, as trustee of the Robert M. Tobben 2020 Irrevocable Family Trust dtd 12/31/2020, both of Washington, Missouri; Timothy W. Tobben, as trustee of the Judith A. Tobben 2020 Irrevocable Family Trust dtd 12/01/2020, Timothy W. Tobben Revocable Trust dtd 10/11/12, and nine Minor Trusts, all of Washington, Missouri; Thomas V. Tobben, as trustee of the Robert M. Tobben 2020 Irrevocable Family Trust dtd 12/31/2020, Thomas V. Tobben Revocable Trust dtd 7/8/10, and eight Minor Trusts, all of Washington, Missouri; Michael Tobben, St. Louis, Missouri, as trustee of the Michael R. Tobben Revocable Trust dtd 10/05/10, St. Louis, Missouri, and seven Minor Trusts, all of Washington, Missouri; Daniel Tobben, as trustee of the Daniel L. Tobben Revocable Trust dtd 6/10/15 and nine Minor Trusts, all of Washington, Missouri; and Susan E. Eckelkamp, as trustee of	

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
		the Susan Ellen Eckelkamp Revocable Trust Dated 5/22/2023, both of St. Albans, Missouri; as the Eckelkamp Family Control Group, a group acting in concert, to retain voting shares of Diamond Bancorp, Inc., and thereby indirectly retain voting shares of Bank of Washington, both of Washington, Missouri		
SECURITY BANCORP OF TENNESSEE, INC.	* 3A3	Security Bancorp of Tennessee, Inc., Halls, Tennessee, to acquire additional voting shares of Patriot of Tennessee Corporation and thereby indirectly acquire voting shares of Patriot Bank, both of Millington, Tennessee.	Newspaper:	09/26/2025
			Federal Register:	09/29/2025
SOUTHERN BANCORP, INC	* 3A3	Southern Bancorp, Inc., Arkadelphia, Arkansas, to acquire Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, and thereby indirectly acquire Legacy Bank & Trust Company, Mountain Grove, Missouri	Newspaper:	10/03/2025
			Federal Register:	10/03/2025

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis**

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
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 August 30, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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
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 August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ALPINE BANKS OF COLORADO	Change in Bank Control	Leslie D. Vollbracht, Dana Lynn Vollbracht, Alison Vollbracht Winfield, the Leslie D. Vollbracht Non-Exempt Marital Trust (Bessmer Trust Company, trustee), the Dana Lynn Vollbracht 2012 Trust (Dana Lynn Vollbracht, trustee), the Alison Vollbracht Winfield 2012 Trust (Alison Vollbracht Winfield, trustee), the AVW Irrevocable Trust (Alison Winfield, trustee), the Katherine Vollbracht Winfield Trust (Bessmer Trust Company, trustee), the Kirby Franklin Winfield III Trust (Bessmer Trust Company, trustee), the DLV Irrevocable Trust (Dana Vollbracht, trustee), and Vollbracht Properties, LLC (Raymond Baker, manager); each a member of the Vollbracht Family Group, a group acting in concert, to retain voting shares of Alpine Banks of Colorado, and thereby indirectly retain voting shares of Alpine Bank, both of Glenwood Springs, Colorado.	Newspaper: Federal Register:



**District: 10**

**Federal Reserve Bank of Kansas City**

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.

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 30, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EAST TEXAS FINANCIAL CORPORATION	* 3A3 * 3A5	East Texas Financial Corporation, Kilgore, Texas, to acquire Texas National Bancorporation, and indirectly, Texas National Bank of Jacksonville, both of Jacksonville, Texas.	Newspaper: Federal Register:	09/30/2025 10/02/2025
MARION BANCSHARES, INC.	Change in Bank Control	Retroactive notice by Todd R. Staats of Albuquerque, New Mexico, and Shawna L. Pooley of Martindale, Texas, to retain shares and thereby retain control of Marion Bancshares, Inc., and indirectly Marion State Bank, both of Marion, Texas.	Newspaper: Federal Register:	Not available 09/15/2025
TEXAS FIRST BANK	* Branch (Domestic)	Application by Texas First Bank, Texas City, Texas to establish a branch located at 19940 Eva Street, Montgomery, Texas 77356.	Newspaper: Federal Register:	09/11/2025 Not applicable

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

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
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 August 30, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**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