



FEDERAL RESERVE RELEASE

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

No. 37 Week ending September 13, 2025

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

First Fidelity Bank, Oklahoma City, Oklahoma—to establish a branch at 5114 South Power Road, Gilbert, Arizona.

Approved: September 12, 2025

Bank Holding Companies

Kansas City

The Protection Bank Holding Company, Inc., Protection, Kansas—(1) through its subsidiary, ProBank, Inc., Protection, Kansas, to merge with Haviland Bancshares, Inc., and thereby indirectly acquire The Haviland State Bank, both of Haviland, Kansas, and (2) to engage in insurance agency activity through the acquisition of Banco Insurance Agency, Haviland, Kansas, pursuant to section 225.28(b)(11)(iii)(A) of Regulation Y.

Approved: September 10, 2025

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota—to acquire voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, both of Fargo, North Dakota.

Approved: September 11, 2025

Glacier Bancorp, Inc., Kalispell, Montana—waiver of application to merge with Guaranty Bancshares, Inc., and thereby indirectly acquire Guaranty Bank & Trust, N.A., both of Mount Pleasant, Texas, in connection with the merger of Guaranty Bank and Trust N.A. with and into Glacier Bank, Kalispell, Montana.

Granted: September 8, 2025

Philadelphia

Citizens & Northern Corporation, Wellsboro, Pennsylvania—waiver of application to merge with Susquehanna Community Financial, Inc., and thereby indirectly acquire Susquehanna Community Bank, both of West Milton, Pennsylvania, in connection with the merger of Susquehanna Community Bank with and into Citizens & Northern Bank, Wellsboro, Pennsylvania.

Granted: September 9, 2025

St. Louis

Commerce Bancorp, Inc., Greenwood, Mississippi—waiver of application to merge with Holmes County Capital Corporation and thereby indirectly acquire Holmes County Bank, both of Lexington, Mississippi, in connection with the merger of Holmes County Bank with and into Bank of Commerce, Greenwood, Mississippi.

Granted: September 10, 2025

Rhineland Bancshares, Inc, Rhineland, Missouri—to merge with Green City Bancshares, Inc., and thereby indirectly acquire Farmbank, both of Green City, Missouri.

Approved: September 8, 2025

Bank Mergers

Philadelphia

Citizens & Northern Bank, Wellsboro, Pennsylvania—to merge with Susquehanna Community Bank, West Milton, Pennsylvania, and thereby establish branches at the locations of Susquehanna Community Bank's main office and branches.

Approved: September 9, 2025

Banks, State Member

Chicago

Independent Bank, Grand Rapids, Michigan—to make a public welfare investment.*

Approved: September 5, 2025

*Addition

Dallas

Comerica Bank, Dallas, Texas—to make a public welfare investment (two requests).*

Approved: September 5, 2025

*Addition

Secretary

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

Approved: September 4, 2025

*Addition

Change in Bank Control

Boston

Berkshire Hills Bancorp, Boston, Massachusetts—the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself; its subsidiaries and affiliates, including 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, to acquire additional voting shares of Berkshire Hills Bancorp, Inc., and thereby indirectly acquire voting shares of Berkshire Bank, Pittsfield, Massachusetts. Withdrawn: September 10, 2025

Brookline Bancorp, Inc., Boston, Massachusetts—the Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself; its subsidiaries and affiliates, including 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, to acquire additional voting shares of Brookline Bancorp, Inc., and thereby indirectly acquire voting shares of Brookline Bank, Brookline, Massachusetts, and Bank Rhode Island, Providence, Rhode Island.

Withdrawn: September 10, 2025

Kansas City

Farmers State Bancshares, Inc., Dodge, Nebraska—Stephen Ray Sautter, York, Nebraska, and Nicholas Joseph Stull, Alliance, Nebraska, to join the Stull Family Control Group, a group acting in concert, to retain voting shares of Farmers State Bancshares, Inc., and thereby indirectly retain voting shares of Nebraska Bank, Dodge, Nebraska.

Permitted: September 8, 2025

Financial Holding Companies

St. Louis

Chambers Bancshares, Inc., Danville, Arkansas—election to become a financial holding company.

Effective: September 10, 2025

Regulations and Policies

General Counsel

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

Approved: September 8, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ION BANK	Membership	Ion Bank, Naugatuck, Connecticut, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEMUNG CANAL TRUST COMPANY	* Branch (Domestic)	Chemung Canal Trust Company, Elmira, New York, to establish a branch facility located at 1465 Union Road, West Seneca, New York.	Newspaper: Federal Register:	09/25/2025 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 September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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 September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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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 September 13, 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.

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

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O = Outstanding
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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 September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
INSBANK	* Branch (Domestic)	INSBANK, Nashville, Tennessee, to establish a branch located at 574 Medical Center Parkway, Suite 101, Murfreesboro, TN 37129.	Newspaper:	09/22/2025
			Federal Register:	Not applicable
REGIONS BANK	Public Welfare Investment	Regions Bank, Birmingham, Alabama, to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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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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 September 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DYSART BANCSHARES, INC.	Change in Bank Control	Richard A. Griffin, Dysart, Iowa, as a member of the Griffin Family Group, a group acting in concert, to acquire voting shares of Dysart Bancshares, Inc. and thereby indirectly retain voting shares of Dysart State Bank, both of Dysart, Iowa.	Newspaper: Federal Register:	09/18/2025 10/03/2025
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 10/02/2025
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 10/02/2025
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 F.N.B.C. 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
INDEPENDENT BANK	Public Welfare Investment	Independent Bank, Grand Rapids, Michigan request prior approval to make a public welfare investment, pursuant to Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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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 September 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANTERRA CORP	Change in Bank Control	Jason C. Knight, Miramar Beach, Florida, Trustee of The EDK 2011 Family Trust, Eldorado, Illinois, to join a group acting in concert and retain voting shares of Banterra Corp, Eldorado, Illinois, and thereby indirectly retain voting shares of Banterra Bank, Marion, Illinois	Newspaper: Federal Register:	10/01/2025 10/02/2025
BRANSON BANCSHARES, INC	Change in Bank Control	The Combs Family Revocable Trust Dated March 12, 2015, Kendall L. Combs and Patricia A. Combs, as trustees, all of Hollister, Missouri, to retain voting shares of Branson Bancshares, Inc., and thereby indirectly retain voting shares of Branson Bank, both of Branson, Missouri	Newspaper: Federal Register:	Not available 10/01/2025
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of up to \$14,518,943, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of up to \$12,059,793, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$1,318,428, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
FARMERS STATE CORPORATION	Change in Bank Control	Jennifer S. Johnson, as co-trustee of the Newspaper: Jennifer S. Johnson Irrevocable Trust I and the Jennifer S. Johnson Irrevocable Trust II (together, the "Johnson Irrevocable Trusts"), trustee of the Jennifer S. Johnson Trust, all of Chanhassen, Minnesota, and as co-trustee of the Susan G. Sneer GST Exempt Family Trust, Mankato, Minnesota; Kelly J. Campbell, Bloomington, Minnesota, as co-trustee of the Johnson Irrevocable Trusts; and Michael J. Werner, as co-trustee of the Stuart J. Sneer Irrevocable Trust I and the Stuart J. Sneer Irrevocable Trust II, all of Battle Lake, Minnesota; to retain voting shares of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly retain voting shares of United Prairie Bank, Mountain Lake, Minnesota. Additionally, Kelly J. Campbell and Michael J. Werner to join the Sneer Family Shareholder Group, a group acting in concert, to retain voting shares of Farmers State Corporation, and thereby indirectly retain voting shares of United Prairie Bank. Jennifer S. Johnson and all of the aforementioned trusts were previously permitted to join the Sneer Family Shareholder Group.	09/30/2025 Federal Register: 09/26/2025

District: 9

Federal Reserve Bank of Minneapolis

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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 September 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITY BANK	* 18C	Equity Bank, Andover, Kansas, to merge with Frontier Bank, Omaha, Nebraska, and incident thereto, to establish branches in Madison, Norfolk, Pender, Omaha, Lincoln, and Falls City, all in Nebraska.	Newspaper:	10/09/2025
	* Branch (Domestic)		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 September 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAINGERFIELD HOLDING COMPANY	Listed DeNovo	Daingerfield Holding Company, Daingerfield, Texas to engage de novo in extending credit and lending activities pursuant to Section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
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
PROSPERITY BANCSHARES, INC.	* 3A3 * 3A5	Prosperity Bancshares, Inc., Houston, Texas ("Prosperity"), a registered bank holding company incorporated under Texas law, which holds all of the stock of Prosperity Bank ("Prosperity Bank"), a Texas-chartered nonmember bank with its main office in El Campo, Texas, seeks to acquire, by merger, American Bank Holding Corporation, Corpus Christi, Texas ("ABHC"), a registered bank holding company incorporated under Texas law, which holds all of the stock of American Bank, National Association ("American Bank"), a national bank with its main office also in Corpus Christi, Texas, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act (the "BHC Act") and section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 10/06/2025
TEXAS CAPITAL BANK	Membership	Texas Capital Bank, Dallas, Texas, 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: 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 September 13, 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