
Federal Reserve Release



H.2

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

No. 33

Week Ending August 15, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$100 billion in 84-day credit on August 10, 2009.

- Announced, August 10, 2009

Enforcement

Arizona Bancshares, Inc., Flagstaff, Arizona -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, August 13, 2009

Camco Financial Corporation, Cambridge, Ohio -- written agreement with the Federal Reserve Bank of Cleveland.

- Announced, August 11, 2009

CBS Financial Corporation, Smyrna, Georgia -- written agreement with the Federal Reserve Bank of Atlanta and the Banking Commissioner of the State of Georgia.

- Announced, August 13, 2009

CIT Group Inc., New York, New York -- written agreement with the Federal Reserve Bank of New York.

- Announced, August 13, 2009

H.2 Actions under delegated authority

August 9, 2009 to August 15, 2009

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a mobile branch in Saline County.

- Approved, August 10, 2009

Richmond

Sandy Spring Bank, Olney, Maryland -- to establish a branch at 1 Catoctin Circle, Northeast, Leesburg, Virginia.

- Approved, August 14, 2009

Richmond

SuffolkFirst Bank, Suffolk, Virginia -- to retain a branch at 100 Bosley Avenue, Suffolk.

- Approved, August 12, 2009

Bank Holding Companies

Atlanta

Alliance Bancshares, Inc., Dalton, Georgia -- to engage through its wholly owned subsidiary, Cuyler Street, LLC, Dalton, in making, acquiring, or brokering loans or other extensions of credit.

- Approved, August 13, 2009

St. Louis

Business Bancshares, Inc., Clayton, Missouri -- to engage in lending activities through its subsidiary, Meramec Assets, LLC, Clayton.

- Approved, August 12, 2009

Bank Holding Companies

San Francisco

Chinatrust Capital Corporation, Torrance, California; Chinatrust Financial Holding Company, Ltd., Taipei, Taiwan; and Chinatrust Commercial Bank, Ltd. -- to engage in extending credit and servicing loans.

- Approved, August 13, 2009

Cleveland

Columbus First Bancorp, Inc., Worthington, Ohio -- to become a bank holding company and to acquire Columbus First Bank, Worthington.

- Approved, August 14, 2009

St. Louis

First Savings Financial Group, Inc., Clarksville, Indiana, and First Savings Bank, F.S.B. -- waiver of application to acquire Community First Bank, Corydon, in connection with the merger of Community First and First Savings Bank.

- Granted, August 10, 2009

New York

OceanFirst Financial Corp., Toms River, New Jersey -- waiver of application to acquire Central Jersey Bancorp, Ocean Township, in connection with the merger of their respective subsidiaries, Ocean First Bank, Toms River, and Central Jersey Bank, National Association, Ocean Township.

- Granted, August 14, 2009

Richmond

Premier Financial Bancorp, Inc., Huntington, West Virginia -- to acquire Abigail Adams National Bancorp, Inc., Washington, D.C., and thereby indirectly acquire (1) The Adams National Bank and (2) Consolidated Bank and Trust Company, Richmond, Virginia.

- Approved, August 12, 2009

Bank Holding Companies

Atlanta

USAmeriBancorp, Inc., Key Largo, Florida -- to acquire shares of Aliant Financial Corporation, Alexander City, Alabama, and its subsidiary bank, Aliant Bank.

- Withdrawn, August 12, 2009

Banks, National

Secretary

PNC Bank, National Association, Pittsburgh, Pennsylvania -- location determination of master account at the Federal Reserve Bank of Cleveland.

- Approved, August 11, 2009

Change in Bank Control

Kansas City

Bank of Choice Holding Company, Greeley, Colorado -- to retain control of Bank of Choice Holding Company and its subsidiary bank, Bank of Choice, Greeley.

- Permitted, August 13, 2009

Kansas City

First Keyes Bancshares, Inc., Keyes, Oklahoma -- change in bank control of First Keyes and its subsidiary bank, The First State Bank, Keyes.

- Permitted, August 11, 2009

Chicago

Freeport Bancshares, Inc., Freeport, Illinois -- change in bank control of Freeport Bancshares and its subsidiary bank, Midwest Community Bank, Freeport.

- Permitted, August 11, 2009

Extensions of Time

Philadelphia

Affinity Bancorp, Inc., Wyomissing, Pennsylvania -- extension to November 9, 2009, to become a bank holding company and to acquire Affinity Bank of Pennsylvania, Wyomissing.

- Granted, August 11, 2009

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to December 4, 2009, to increase its ownership of Cabool Bancshares, Inc., Cabool, and Cabool State Bank.

- Granted, August 13, 2009

Boston

Connecticut Mutual Holding Company, Winsted, Connecticut -- extension to November 11, 2009, to acquire by merger Collinsville Savings Mutual Holding Company, Collinsville; Collinsville Stock Holding Company; and Collinsville Savings Society.

- Granted, August 11, 2009

Minneapolis

TCF National Bank, Wayzata, Minnesota -- extension to August 13, 2010, to establish an Edge corporation subsidiary, TCF Bank International, Inc., Wayzata, and to invest, through the Edge subsidiary, in TCF Commercial Finance Canada, Inc., Toronto, Ontario.

- Granted, August 10, 2009

Financial Holding Companies

New York

The Goldman Sachs Group, Inc., New York, New York -- election to become a financial holding company.

- Effective, August 14, 2009

International Operations

Director, BS&R

The Bank of New York Mellon, New York, New York -- waiver of the remainder of the prior-notification period to make an investment in The Bank of New York Mellon S.A./N.V., Brussels, Belgium.

- Granted, August 14, 2009

Regulations and Policies

Director, C&CA

Regulation Z (Truth in Lending) -- annual adjustment of the dollar amount that triggers additional disclosure requirements for home mortgage loans with rates or fees above a certain amount.

- Announced, August 10, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
WARBURG PINCUS PRIVATE EQUITY X, L.P.	CIC	Notice pursuant to the Change in Bank Control Act of 1978 by Warburg Pincus Private Equity X, L.P., and Warburg Pincus X Partners, L.P., and their controlling affiliates, with respect to an additional investment in Webster Financial Corporation.	Newspaper:	Not available
			Federal Register:	Not available

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
- S = Satisfactory
- 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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
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 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALCAR LLC	* 3A1	Alcar, LLC, New York, New York, to become a bank holding company by acquiring at least 90 percent of the voting shares, or otherwise control, of Darien Rowayton Bank, Darien, Connecticut, pursuant to Section 3(a)(1) of BHC Act and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	08/31/2009 09/08/2009
CLS BANK INTERNATIONAL	Investment	CLS Bank International, New York, New York, requests specific consent pursuant to Section 211.9(g) of Regulation K, to make an investment in CLS Aggregation Services LLC, a joint venture that is 51 percent owned by CLS Bank International.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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NONE					

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEY EQUIPMENT FINANCE INTERNATIONAL INC.	Investment	Key Equipment Finance Internatioal, Inc., Superior, Colorado, to make a portfolio investment in Leastec do Brasil Locacao de Bens Moveis Ltda., Rio de Janeiro, Brazil	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* 18C	First Bank, Strasburg, Virginia, to acquire certain assets and assume certain liabilities of the Woodstock, Virginia, branch office of StellarOne Bank, Christiansburg, Virginia.	Newspaper: Federal Register:	08/31/2009 Not applicable
MAINSTREET BANK	* Branch	MainStreet Bank, Herndon, Virginia, to establish a branch at 3101 N 10th St., Arlington, Virginia	Newspaper: Federal Register:	08/14/2009 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	CIC	Prior change in control notice filed by Don Arthur Barnette, Jonesboro, Georgia, to acquire an additional 3.20 percent of the outstanding shares of CCB Financial Corporation, and its subsidiary bank, Community Capital Bank, both of Jonesboro, Georgia. Total pro forma ownership will equal 13.36 percent.	Newspaper: Federal Register:	08/25/2009 08/26/2009
HEART OF GEORGIA BANCSHARES, INC.	* 3A3	Heart of Georgia Bancshares, Inc., Mount Vernon, Georgia, to acquire 100 percent of the outstanding shares of The Tattnall Bank, Reidsville, Georgia.	Newspaper: Federal Register:	Not available 09/10/2009
VERITY CAPITAL GROUP, INC.	CIC	After-the-fact change in control notice filed by Richard Franklin Combs, Braselton, Georgia, to retain 26.8 percent of the outstanding shares of Verity Capital Group, Inc., Dahlonega, Georgia, and its subsidiary, Verity Bank, Winder, Georgia.	Newspaper: Federal Register:	Not available 09/03/2009

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARTISAN FINANCIAL CORPORATION	* 3A1	Artisan Financial Corporation, Barrington, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Valley Community Bancorp, Inc., St. Charles, Illinois, and thereby indirectly acquire Valley Community Bank, St. Charles, Illinois.	Newspaper: Federal Register:	Not available 09/11/2009
C-B-G, INC.	* 3A3	C-B-G, Inc., West Liberty, Iowa, to acquire up to \$5,000,000 in additional stock and increase its ownership to up to 50.01 percent of Washington Bancorp, Washington, Iowa, and thereby indirectly increase its ownership of Federation Bank, Washington, Iowa.	Newspaper: Federal Register:	08/21/2009 08/14/2009
EAGLE FINANCIAL CORP.	* 3A1	Eagle Financial Corp., Casey, Illinois, to become a bank holding company by acquiring 100 percent of Casey State Bank, Casey, Illinois and First State Bank, Biggsville, Illinois.	Newspaper: Federal Register:	Not available 09/03/2009
GMAC INC.	Investment	Reg K - GMAC Inc., Detroit, Michigan, to make an additional investment in Provident Insurance plc, Halifax, England.	Newspaper: Federal Register:	Not applicable Not applicable
HERKY HAWK FINANCIAL CORP.,	CIC	Notice by Laura G. Gard Revocable Living Trust, Laura G. Gard, Trustee, Marshall, Illinois, to increase control of Herky Hawk Financial Corp., Monticello, Iowa, and thereby indirectly Citizens State Bank, Citizens State Bank, Monticello, Iowa, and New Vienna Savings Bank, New Vienna, Iowa.	Newspaper: Federal Register:	Not available Not available
LUANA BANCORPORATION	CIC	Notice by David L. Schultz, Luana, Iowa, to increase his control of Luana Bancorporation, Luana, Iowa, and thereby indirectly, Luana Savings Bank, Luana, Iowa.	Newspaper: Federal Register:	Not available 08/31/2009

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
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 15, 2009**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANCSHARES, INC.	CIC	Notice by Kerry A. Smith, Lawrenceburg, Kentucky, to gain control of Century Bancshares, Inc., Lawrenceburg, Kentucky.	Newspaper: Federal Register:	08/25/2009 08/25/2009
CENTURY BANCSHARES, INC.	CIC	Notice by Thomas H. Smith and Melinda G. Smith, both of Lawrenceburg, Kentucky, to gain control of Century Bancshares, Inc., Lawrenceburg, Kentucky.	Newspaper: Federal Register:	08/25/2009 08/25/2009
FARMERS & MERCHANTS BANCORP, INC.	* 3A1	Farmers and Merchants Bancorp, Inc., Hannibal, Missouri, to become a bank holding company through the conversion of its thrift subsidiary, F&M Bank and Trust Company, Hannibal, Missouri, into a state nonmember bank.	Newspaper: Federal Register:	09/12/2009 Not available
PETIT JEAN BANCSHARES, INC.	CIC	Notice by Charles S. Penick, and Mary M. Penick, and the Charles S. Penick Mary M. Penick Revocable Trust, with Charles and Mary Penick as Trustees, both of Morrilton, Arkansas, acting in concert to retain control of Petit Jean Bancshares, Inc., Morrilton, Arkansas.	Newspaper: Federal Register:	09/01/2009 Not available
TRUMAN INVESTMENT GROUP, INC.	* 3A1	Truman Investment Group, Inc., St. Louis, Missouri, to become a bank holding company by acquiring 25.3 percent of Truman Bancorp, Inc., Clayton, Missouri, and thereby indirectly acquire Truman Bank, St. Louis, Missouri.	Newspaper: Federal Register:	09/07/2009 09/03/2009

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
N.A. CORPORATION	CIC	Retroactive Change in Control Notice by Dennis G. Bilski, Plymouth, Minnesota individually and as part of a group acting in concert along with the Marsha L. Ritt Revocable Living Trust, co-trustees Marsha L. Ritt and Dennis G. Bilski; Londa G. Bilksi, Plymouth, Minnesota; Gerald A. Bilksi and Sandra J. Bilski, Woodbury, Minnesota; Michael A. Bilski and Jacqueline S. Bilski, Fridley, Minnesota; Michael A. Adducci and Debra J. Adducci, Woodbury, Minnesota; and John C. Holper and Linda M. Holper, Woodbury, Minnesota, to retain control of N.A. Corporation, Roseville, Minnesota.	Newspaper:	Not available
			Federal Register:	09/03/2009

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
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 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
BERN BANCSHARES, INC.	* 3A3	Bern Bancshares, Inc., Bern, Kansas, to acquire up to an additional 1.57 percent of the voting shares of UBT Bancshares, Inc., parent of United Bank & Trust, both in Marysville, Kansas, resulting in a total ownership of up to 6.48 percent.	Newspaper:	Not available
			Federal Register:	Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS FIRST BANK	* 18C	Texas First Bank, Texas City, Texas, to merge with affiliate Texas First Bank-Winnie, Winnie, Texas, and to establish branches at the following locations: 210 Highway 124, Winnie, Texas 77665; 519 Rollingbrook Drive, Baytown, Texas 77521; and Highway 124 and F.M. 365, Fannett, Texas 77705.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

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NONE					

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Institution	Location
NONE	

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST CENTURY BANCSHARES, INC.	CIC	Notice by Alan Isaac Rothenberg, Beverly Hills, California, to acquire control of 1st Century Bancshares, Inc., Los Angeles, California, and there by indirectly, 1st Century Bank, N.A., Los Angeles, California	Newspaper: Federal Register:	Not available Not available
CASTLE CREEK CAPITAL PARTNERS III, L.P.	* 3A3	Castle Creek Capital Partners III, L.P., Castle Creek Capital III LLC, Eggemeyer Capital LLC, Ruh Capital LLC, and Legions IV Advisory Corp., all of Rancho Santa Fe, California, to increase from 40.3 percent up to 55.0 percent their ownership of First Chicago Bancorp and indirectly First Chicago Bank and Trust Company, both of Chicago, Illinois, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available 08/24/2009
FRANK P. DOYLE TRUST, ARTICLE IX	CIC	Dante B. Benedetti, Petaluma, California, and James M. Ryan, Santa Rosa, California, to become trustees of the Frank P. Doyle Trust, Article IX, and thereby retain voting control of Exchange Bank, both of Santa Rosa, California.	Newspaper: Federal Register:	Not available Not available
FRANKLIN RESOURCES, INC.	* 3A3	Franklin Resources, Inc., San Mateo, California, to acquire up to 7.0 percent of the voting shares of State Bank and Trust Company, Pinehurst, Georgia, pursuant to section 3(a)(3) of the Bank Holding Company Act.	Newspaper: Federal Register:	Not available Not available
Global Consumer Acquisition Corp	* 3A1	Global Consumer Acquisition Corp., New York, New York, to become a bank holding company (to become Western Liberty Bancorp, Las Vegas, Nevada) by acquiring 100 percent of 1st Commerce Bank, North Las Vegas, Nevada, and certain Nevada Colonial Bank, Las Vegas, Nevada, assets and deposit liabilities.	Newspaper: Federal Register:	Not available Not available
Golden Pacific Bancorp	* 3A1	Golden Pacific Bancorp, Sacramento, CA, to acquire 100 percent of Gold Country Financial Services, Inc, and thereby indirectly acquire Gold Country Bank, N.A., both of Marysville, CA.	Newspaper: Federal Register:	Not available Not available
MITSUBISHI UFJ FINANCIAL GROUP, INC.	* 3A3	Mitsubishi UFJ Financial Group, Inc., The Bank of Tokyo-Mitsubishi UFJ, Ltd, both of Tokyo, Japan, and UnionBanCal Corporation, San Francisco, California, to acquire Texas First Bank-Winnie, Winnie, Texas, and simultaneously merge it with and into Union Bank, National Association, San Francisco, California.	Newspaper: Federal Register:	Not available 08/28/2009
MNB HOLDINGS CORPORATION	CIC	Notice by Rommel R. Medina and Ruell R. Medina, both of San Bruno, California, to acquire additional voting shares of MNB Holdings Corporation, and indirectly, voting shares of Mission National Bank, both of San Francisco, California.	Newspaper: Federal Register:	08/07/2009 Not available

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 15, 2009

Filer	Filing Type	Filing Proposal	End of Comment Period	
SP Acquisition Holdings, Inc.	* 3A1	SP Acquisition Holdings, Inc., New York, New York, to become a bank holding company by acquiring 100 percent of Frontier Financial Corporation, and indirectly its subsidiary, Frontier Bank, both of Everett, Washington.	Newspaper:	Not available
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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

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

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

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

- O = Outstanding
- S = Satisfactory
- 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
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act