
Federal Reserve Release



H.2

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

No. 44

Week Ending October 29, 2011

Banks, Foreign

Allied Banking Corporation, Makati City, Philippines, and Oceanic Holding (BVI) Limited, Tortola, British Virgin Islands -- request to place the shares of Oceanic Bank Holding, Inc., San Francisco, California, in a temporary trust to facilitate the merger of Allied Banking Corporation with and into Philippine National Bank, Pasay City, Philippines.

- Approved, October 28, 2011

Reserve Bank Operations

Federal Reserve Bank of Cleveland -- appointment of Gregory L. Stefani as first vice president, effective November 1, 2011.

- Approved, October 26, 2011

Reserve Bank Services

Federal Reserve Priced Services -- 2012 private sector adjustment factor, earnings credit rate, and fee schedules for priced services and electronic access.

- Approved, October 28, 2011

Enforcement

Border Capital Group, Inc., McAllen, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, October 25, 2011

Fox River Valley Bancorp, Inc., Appleton, Wisconsin -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, October 27, 2011

Liberty Bancorp, South San Francisco, California, and Liberty Bank -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, October 27, 2011

Enforcement

Parkway Bancorp, Inc., Harwood Heights, Illinois -- written agreement with the Federal Reserve Bank of Chicago.

- Announced, October 27, 2011

H.2 Actions under delegated authority

October 23, 2011 to October 29, 2011

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

OSD Office of Staff Director

Bank Branches, Domestic

Kansas City

Centennial Bank, Centennial, Colorado -- to establish a branch at 2500 Broadway, Boulder.

- Approved, October 28, 2011

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 4707 East Cactus Road, Phoenix, Arizona.

- Approved, October 25, 2011

Atlanta

USAmeriBank, Largo, Florida -- to establish a branch at 2781 West Bay Drive, Belleair Bluffs.

- Approved, October 25, 2011

Bank Holding Companies

Richmond

Eagle Bancorp, Inc., Bethesda, Maryland -- to acquire Alliance Bankshares Corporation, Chantilly, Virginia, and for EagleBank, Bethesda, to merge with Alliance Bank Corporation, Fairfax, Virginia, and thereby establish branches.

- Approved, October 28, 2011

Bank Holding Companies

General Counsel

First BanCorp, San Juan, Puerto Rico, and FirstBank of Puerto Rico -- request for an exemption under the Depository Institution Management Interlocks Act and Regulation L (two requests).

- Granted, October 24, 2011

Chicago

Oostburg Bancorp, Inc., Oostburg, Wisconsin -- to establish OSC Consulting Services, LLC, Oostburg, and thereby engage in management consulting and counseling activities.

- Approved, October 25, 2011

Banks, Foreign

New York

RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Luxembourg -- to establish a representative office in New York, New York.

- Withdrawn, October 26, 2011

Banks, State Member

Director, BS&R

Farmers and Merchants Bank of Long Beach, Long Beach, California -- to make a public welfare investment.

- Approved, October 28, 2011

Change in Bank Control

Kansas City

First Kenesaw Company, Kenesaw, Nebraska -- change in bank control of First Kenesaw and its subsidiary bank, Adams County Bank, Kenesaw.

- Permitted, October 24, 2011

Kansas City

Weed Investment Group, Inc., Cheyenne Wells, Colorado -- change in bank control of Weed Investment and its subsidiary bank, The Eastern Colorado Bank, Cheyenne Wells.

- Permitted, October 27, 2011

Extensions of Time

Cleveland

First Southern Bancorp, Inc., Stanford, Kentucky -- extension to January 29, 2012, to acquire shares of CKF Bancorp, Inc., Danville.

- Granted, October 28, 2011

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions) -- final rule implementing the annual indexing of the low reserve tranche, reserve requirement exemption amount, nonexempt deposit cutoff level, and reduced reporting limit for 2012.

- Approved, October 25, 2011

Savings and Loan Holding Companies

Dallas

AF Mutual Holding Company, Alamogordo, New Mexico, and Alamogordo Financial Corp -- for their subsidiary savings association, Bank'34, Alamogordo, to establish a de novo operating subsidiary to acquire and hold foreclosed property, nonperforming assets, and substandard assets currently held by Bank'34.

- Approved, October 26, 2011

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIT GROUP INC.	Investment	CIT Group Inc., Livingston, New Jersey, pursuant to Section 211.9(f) of Regulation K, to retain an investment in Equipment Protection Services (Europe) Limited, Dublin, Ireland.	Newspaper: Federal Register:	Not applicable Not applicable
RAIFFEISEN BANK INTERNATIONAL AG	FBSEA	Raiffeisen Bank International AG, Vienna, Austria, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended and Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	06/13/2011	10/17/2011	O	Int Sm Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011
Polonia Bancorp, Inc.	* SLHC Formation * MHC Conversion	Polonia Bancorp, Inc., Baltimore, MD, to acquire 100 percent of Polonia Bancorp, Inc., Huntingdon Valley, PA.	Newspaper: Federal Register:	10/09/2011 10/17/2011

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
FFD FINANCIAL CORP.	* 3A1	FFD Financial Corp.,Dover, Ohio, to become a bank holding company by acquiring First Federal Community Bank, Dover, Ohio, a thrift, upon its conversion to a national bank	Newspaper:	11/25/2011
			Federal Register:	11/25/2011

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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189129	COMMERCIAL & SVG BK, MILLERSBURG, OHIO	07/11/2011	10/27/2011	S	Int Sm Bank

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 October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CB FINANCIAL CORPORATION	CIC	S. Christopher Williford, Wilson, North Carolina, to control up to 24.69% of the voting shares of CB Financial Corporation, Wilson, North Carolina.	Newspaper:	Not available
			Federal Register:	Not available
security federal	* 3A1	Security Federal Corporation, Aiken, South Carolina, to become a bank holding company upon the conversion of Security Federal Bank, Aiken, South Carolina, from a federal stock savings bank to South Carolina state charter.	Newspaper:	Not available
			Federal Register:	Not available

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTERSTATE BANKS, INC.	4c8	CenterState Banks, Inc., Davenport, Florida, to engage in making, acquiring, brokering, or servicing loans, or other extensions of credit through its nonbank subsidiary, R4ALL, Inc., Davenport, Florida.	Newspaper: Federal Register:	Not applicable Not available
CLAYTON BANCORP, INC	4c8	Clayton Bancorp, Inc., Knoxville, Tennessee, requests to engage in making, acquiring, brokering, or servicing loans, or other extensions of credit, pursuant to section 225.28(b)(1), and to engage in activities related to extending credit, pursuant to Section 225.28(b)(2), of Regulation Y and 4(c)8 of the Bank Holding Company Act.	Newspaper: Federal Register:	Not applicable Not available
FIRST NBC BANK HOLDING COMPANY	* 3A3	First NBC Bank Holding Company, New Orleans, Louisiana, to acquire 100 percent of the outstanding shares of Central Progressive Bank, Lacombe, Louisiana.	Newspaper: Federal Register:	11/28/2011 Not available
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 4894 Poplar Avenue, Memphis, Tennessee.	Newspaper: Federal Register:	11/14/2011 Not applicable
IBERIABANK	* Branch	IBERIABANK, Lafayette, Louisiana, to establish a branch located at 2824 Cahaba Road, Birmingham, Alabama.	Newspaper: Federal Register:	11/14/2011 Not applicable
NCG Banco, S.A.	FBSEA	NCG Banco, S.A., A Coruna, Spain, to establish an international bank branch in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
RAYMOND JAMES FINANCIAL, INC.	* 3A1	(Advance Federal Register) Raymond James Financial, Inc., to become a bank holding company by acquiring 100 percent of the outstanding shares of Raymond James Bank, FSB, both of St. Petersburg, Florida, to be named Raymond James Bank, N.A., upon its conversion to a national bank.	Newspaper: Federal Register:	Not available 11/21/2011
STERNE AGEE GROUP, INC.	* 3A1	Sterne Agee Group, Inc., Birmingham, Alabama, to become a bank holding company by acquiring 100 percent of the outstanding shares of Sum Financial Corporation and its subsidiary, both of Pearson, Georgia.	Newspaper: Federal Register:	11/19/2011 11/25/2011

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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3048861	UNITED LEGACY BK, WINTER PARK, FLORIDA	06/06/2011	10/06/2011	S	Small Bank

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 October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE GRASS BANCORPORATION, INC	* 3A1 4c8	Blue Grass Bancorporation, Inc., Corning, Iowa, to become a bank holding company by acquiring 100% of Okey-Vernon First National Bank, Corning, Iowa. Blue Grass Bancorporation, Inc. to acquire 1st Choice Agency, Corning, Iowa, and engage in insurance in small towns.	Newspaper: Federal Register:	Not available Not available
FIRST MIDWEST BANK	* 18C * Branch	First Midwest Bank, Itasca, Illinois, to acquire certain assets and assume certain liabilities of four branches of Old National Bank, Evansville, Indiana, and thereby to establish a branch office at 2320 S. Route 59, Plainfield, Illinois.	Newspaper: Federal Register:	Not available Not applicable

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 October 29, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL FINANCIAL SERVICES, INC.	CIC	Notice by Billy M. Cary Qualified Terminable Interest Property Trust, Huntingdon, Tennessee, with Michael E. Cary, Huntingdon, Tennessee, and Mark E. Cary, Memphis, Tennessee, as trustees, to gain control of Carroll Financial Services, Inc., Huntingdon, Tennessee.	Newspaper: Federal Register:	11/16/2011 11/16/2011
CENTENNIAL BANK	* Branch	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 1715 East Harding Street, Morrilton, Arkansas.	Newspaper: Federal Register:	11/10/2011 Not applicable
MACON-ATLANTA STATE BANK	Member	Macon-Atlanta State Bank, Macon, Missouri, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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
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NONE

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BITTERROOT HOLDING COMPANY	* 3A5	Bitterroot Holding Company, Lolo, Montana, to merge with Ravalli County Bankshares, Inc., Hamilton, Montana, and thereby indirectly acquire Ravalli County Bank, Hamilton, Montana, and, also as a result of the merger, to increase its ownership of West One Bank, Kalispell, Montana, from 34.92% to 63.73%.	Newspaper: Federal Register:	Not available Not available
CITIZENS STATE BANCSHARES, INC.	CIC	Change in control notice by James E. Gaarder, Ossining, New York, to retain 25% or more of the shares of Citizens State Bancshares, Inc., Lankin, North Dakota, and thereby indirectly retain control of Citizens State Bank of Lankin, Lankin, North Dakota.	Newspaper: Federal Register:	Not available Not available
FIRST RUSHMORE BANCORPORATION, INC.	CIC	Change in Control Notice by Barbara J. Raymo, Worthington, Minnesota, individually, and as Co-Trustee of the Gregory R. Raymo Revocable Living Trust Agreement, Worthington Minnesota, to join the Raymo family group that controls 25 percent or more of the shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota, and thereby indirectly gain control of First State Bank Southwest, Pipestone, Minnesota.	Newspaper: Federal Register:	Not available Not available
NORTHERN FINANCIAL CORPORATION	CIC	Notice by Marilyn Senty Ivers, Great Falls, Montana, to retain 25 percent or more of the shares of Northern Financial Corporation, Independence, Wisconsin, and thereby indirectly retain control of Independence State Bank, Independence, Wisconsin.	Newspaper: Federal Register:	11/03/2011 10/26/2011
RIVERLAND BANCORPORATION	CIC	Change in Control Notice by Mark E. Davis, St. Peter, Minnesota, to acquire 25 percent or more of the shares of Riverland Bancorporation, Jordan, Minnesota, and thereby indirectly gain control of Riverland Bank, Jordan, Minnesota.	Newspaper: Federal Register:	10/25/2011 11/08/2011

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 October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BON, INC.	* 3A3	Bon, Inc.; Goering Financial Holding Company Partnership, L.P.; and Goering Management Company, L.L.C., all of Moundridge, Kansas, to acquire 100 percent of the voting shares of Home State Bancshares, Inc., McPherson, Kansas, parent of Home State Bank & Trust Co., McPherson, Kansas.	Newspaper: Federal Register:	Not available 10/11/2011
COUNTRY AGENCIES & INVESTMENTS, INC.	CIC	Notice by Robert Clay Welch, Sugar Creek, Missouri, and James Ward Pollard, Independence, Missouri, as trustees of the Robert E. Oliphant Revocable Trust u/t/a/ dated November 10, 2010, to retain control of Country Agencies & Investments, Inc., Odessa, Missouri, parent of Bank of Odessa, Odessa, Missouri, Commercial Bank of Oak Grove, Oak Grove, Missouri, and LaMonte Community Bank, LaMonte, Missouri.	Newspaper: Federal Register:	10/11/2011 10/10/2011
FIRST NATIONAL FAIRBURY CORPORATION	CIC	Notice by Teresa N. Pfaff, Lancaster, South Carolina, as a member of a group acting in concert, to acquire control of First National Fairbury Corporation, parent of The First National Bank of Fairbury, both in Fairbury, Nebraska.	Newspaper: Federal Register:	Not available 10/07/2011
TOWN & COUNTRY BANCSHARES, INC.	CIC	Notification by David R. Schaefer, Norman, Oklahoma; Dennis D. Boren, Oklahoma City, Oklahoma; Brent L. Mills, Oklahoma City, Oklahoma; Tracy B. Williams, Edmond, Oklahoma; Steven T. McDaniel, Norman, Oklahoma; John W. Brown, III, Norman, Oklahoma; Bassam K. Dina, Jounieh, Mount Lebanon, Lebanon; Mehdi Azimi-Bolourian, Norman, Oklahoma; Rick G. McKinney, Austin, Texas; and Scott H. Richison, Norman, Oklahoma; to acquire control of Town & Country Bancshares, Inc., parent of Oklahoma State Bank, both in Guthrie, Oklahoma.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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491251	CENTRAL BK OF MO, SEDALIA, MISSOURI	07/18/2011	10/20/2011	S	Small Bank
544951	COWBOY ST BK, RANCHESTER, WYOMING	07/25/2011	10/18/2011	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending October 29, 2011**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAPPY BANCSHARES, INC.	* 3A3	Happy Bancshares, Inc., Canyon, Texas, and SBI Acquisition Corp., Amarillo, Texas, to acquire 100 percent of Signature Bancshares, Inc., Dallas, Texas, and thereby indirectly acquire Signature Bank, Dallas, Texas, and for SBI Acquisition Corp. to thereby become a bank holding company.	Newspaper:	11/15/2011
	* 3A1		Federal Register:	11/17/2011
SHB BANCORP, INC.	* 3A1	SHB Bancorp, Inc., Jonesville, Louisiana, to become a bank holding company by acquiring 100 percent of Southern Heritage Bank, Jonesville, Louisiana.	Newspaper:	Not available
			Federal Register:	11/04/2011
WILLS POINT FINANCIAL CORPORATION	CIC	Notice by Jerry D. Branum of Dallas, Texas, to acquire 25 percent or more of the shares and thereby control of Wills Point Financial Corporation, Wills Point, Texas and indirectly Citizens National Bank, Wills Point, Texas.	Newspaper:	Not available
			Federal Register:	11/14/2011

District: 11

Federal Reserve Bank of Dallas

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Institution	Location
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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 29, 2011

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a in-store branch at Safeway Beretania at 1234 South Beretania Street, Honolulu, Hawaii.	Newspaper: Federal Register:	Not available Not applicable
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community BanFund -A, L.P., Carpenter Community BandFund - CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, and all existing controlling parties, to acquire additional shares of stock in Manhattan Bancorp, and thereby indirectly acquire additional voting shares of Bank of Manhattan, N.A., both of El Segundo, California.	Newspaper: Federal Register:	Not available 10/28/2011
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management Company, LLC, Carpenter Community Bancfund, L.P., Carpenter Community BanFund -A, L.P., Carpenter Community BandFund - CA, L.P., SCJ, Inc., and CCFW, Inc., all of Irvine, California, and all existing controlling parties, to acquire more than 24.9% of the voting securities of Pacific Mercantile Bancorp, Costa Mesa, California through an investment preferred and common shares of Pacific Mercantile Bancorp.	Newspaper: Federal Register:	Not available Not available
COASTAL FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Control by Montlake Capital II, L.P, a limited partnership and Montlake Capital II-B, L.P., a limited partnership, Seattle, Washington, to acquire voting shares of Coastal Financial Corporation, and thereby indirectly acquire Coastal Community Bank, both of Everett, Washington; and 2)Coastal Financial Corporation and Coastal Community Bank, both of Everett, Washington to appoint Andrew Russell Dale as a Director.	Newspaper: Federal Register:	Not available 10/27/2011
FS BANCORP, INC.	* 3A1	FS Bancorp, Inc., Mountlake Terrace, Washington, to become a bank holding company upon the conversion of 1st Security Bank of Washington, Mountlake Terrace, Washington, from a state savings bank to a commercial bank.	Newspaper: Federal Register:	Not available 11/10/2011
RIVERBANK HOLDING COMPANY	CIC	Interagency Notice of Change in Control by James Gaines McCullar and Carolyn Jean McCullar, both of Soap Lake, Washington, to acquire up to 22.44 percent of Riverbank Holding Company, and thereby indirectly acquire Riverbank, both of Spokane, Washington.	Newspaper: Federal Register:	Not available 10/07/2011

* Subject to the provisions of the Community Reinvestment Act

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