
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 10, 2022

Forms

Forms -- initial Board review to extend with revision the Federal Reserve Membership Application (FR 2083 et al.) and Federal Reserve Bank Stock Applications (FR 2030 et al.).

- Approved, September 7, 2022

Forms -- initial Board review to extend with revision the Payment Systems Surveys (FR 3054).

- Approved, September 7, 2022

Forms -- initial Board review to extend without revision the Payments Research Survey (FR 3067).

- Approved, September 7, 2022

Regulations and Policies

Prudent Commercial Real Estate Loan Accommodations -- publication for comment of a policy statement on prudent commercial real estate loan accommodations and workouts.

- Approved, September 6, 2022

S&R Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

St. Louis

INSOUTH Bank, Brownsville, Tennessee -- to establish a branch at 1421 Union University Drive, Jackson, Tennessee.

- Approved, September 8, 2022

Boston

State Street Bank and Trust Company, Boston, Massachusetts -- to establish a branch at 1100 Main Street, Kansas City, Missouri.

- Approved, September 9, 2022

Bank Holding Companies

Atlanta

A3 Centurion LLC, Miami, Florida -- to become a bank holding company by acquiring shares of OUR Community Bank, Hialeah, Florida.

- Withdrawn, September 9, 2022

St. Louis

FBOL Bancshares, Inc., Osage Beach, Missouri -- to become a bank holding company by acquiring First Bank of the Lake, Osage Beach, Missouri.

- Approved, September 8, 2022

Bank Holding Companies

Director, S&R

Ocean Bankshares, Inc., and Ocean Bank, both of Miami, Florida -- request by Belkis Macedo de Graterol, Candida Macedo Rodriguez, Nelly Macedo Rodriguez, Javier Macedo Rodriguez, Carmen Elena de Abreu, Ernesto de Abreu Gonzalez, Mercedes de Abreu Gonzalez, Adriana Macedo Moncayo, Olga E. Macedo de Pita, Sandra Macedo Moncayo, and Agostinho Alfonso Macedo Moncayo for relief from certain commitments.

- Granted, August 29, 2022

(A/C)

Bank Mergers

Chicago

First Iowa State Bank, Albia, Iowa -- to merge with First Iowa State Bank, Keosauqua, Iowa, and thereby establish branches at 714 1st Street, Keosauqua, Iowa; 102 Division Street, Cantril, Iowa; and 110 North Washington Street, Bloomfield, Iowa.

- Approved, September 8, 2022

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make two public welfare investments.

- Approved, September 6, 2022

Dallas

Comerica Bank, Dallas, Texas -- to make a community development and public welfare investment (two requests).

- Approved, September 9, 2022

Change in Bank Control

San Francisco

Bay Community Bancorp, Oakland, California -- Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Private Investors, LP; Strategic Value Private Partners, LLC, all of Cleveland, Ohio; Benjamin Mackovak, Bratenahl, Ohio; and Martin Adams, Naples, Florida; to acquire voting shares of Bay Community Bancorp and thereby indirectly acquire voting shares of Community Bank of the Bay, Oakland, California.

- Returned, September 9, 2022

Kansas City

Cedar Bancorp, Hartington, Nebraska -- J. Scott Schrempp, Hartington, Nebraska; Christine Rossiter, Elkhorn, Nebraska; and Mary Rossiter, Macon, Georgia; to become members of Rossiter Family Control Group, a group acting in concert, to retain voting shares of Cedar Bancorp and thereby indirectly retain voting shares of Bank of Hartington, Hartington, Nebraska.

- Permitted, September 6, 2022

Chicago

WoodTrust Financial Corporation, Wisconsin Rapids, Wisconsin -- The Bell Family Voting Trust, Steven C. Bell and Paula J. Bell, both of Wisconsin Rapids, Wisconsin; Elizabeth Bell Killian, Spokane, Washington; Rebecca L. Kettleon, Wausau, Wisconsin; and Margaret S. Bell, Chicago, Illinois, all co-trustees of the Trust; to become members of the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly acquire voting shares of WoodTrust Bank, Wisconsin Rapids, Wisconsin.

- Permitted, September 6, 2022

Extensions of Time

Minneapolis

Prevail Mutual Holdings, Inc., Medford, Wisconsin -- extension to October 17, 2022, to become a mutual savings and loan holding company in connection with the reorganization of Preval Bank, Medford, Wisconsin, from a federal mutual savings bank to a federal stock savings bank.

- Granted, September 6, 2022

Financial Holding Companies

St. Louis

Parkside Financial, Inc., Clayton, Missouri -- election to become a financial holding company.

- Effective, September 6, 2022

International Operations

Richmond

Bank of America, National Association, Charlotte, North Carolina -- prior notice to make an investment pursuant to Regulation K.

- Approved, September 8, 2022

Savings and Loan Holding Companies

Chicago

Fidelity Federal Bancorp, Evansville, Indiana; and Pedcor Financial, LLC, and Pedcor Financial Bancorp, both of Carmel, Indiana -- (1) to become bank holding companies for a moment in time by acquiring Community Banks of Shelby County, Cowden, Illinois (Target Bank); (2) to retain ownership of United Fidelity Bank, F.S.B., Evansville, Indiana (Applicant Bank) and thereby engage in operating a savings association; and (3) to become savings and loan holding companies following the merger of Target Bank with and into Applicant Bank.

- Approved, September 7, 2022

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending September 10, 2022

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
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	04/11/2022	09/04/2022	O	Int Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2
Federal Reserve Bank of New York
Filings received during the week ending September 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

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 10, 2022

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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NONE					

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 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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	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 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
PRIMIS BANK	* Branch	Primis Bank, Glen Allen, Virginia, to operate a courier service branch in select areas of Virginia, Maryland, and the District of Columbia.	Newspaper:	09/24/2022
			Federal Register:	Not applicable

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	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 10, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DAVIVIENDA S.A.	4c8	Banco Davivienda S.A., Bogota, Colombia, to engage denovo in financial and investment advisory activities through its proposed new wholly-owned subsidiary, Davivienda Investment Advisors USA, LLC, Miami, Florida, pursuant to section 225.28(b)(6) of the Board's Regulation Y.	Newspaper:	Not applicable
			Federal Register:	09/26/2022
CNB BANCORP, INC.	CIC	Patrick Charles Cooper, Miami, Florida, to retain voting shares of CNB Bancorp, Inc., Mobile, Alabama, and thereby indirectly retain voting shares of Commonwealth National Bank, Mobile, Alabama.	Newspaper:	Not available
			Federal Register:	08/29/2022
FINEMARK HOLDINGS, INC.	CIC	Strategic Value Investors, LP; Strategic Value Bank Partners, LLC; Strategic Value Opportunities, LP; Strategic Value Private Partners, LLC; and Benjamin Mackovak and Martin Adams, each a managing member of Strategic Value Bank Partners, LLC and Strategic Value Private Partners, LLC, (collectively, the "Controlled Parties"), all of Cleveland, Ohio, have applied to the Federal Reserve Board, as a group acting in concert, to acquire additional voting shares of FineMark Holdings, Inc., and thereby indirectly acquire voting shares of FineMark National Bank & Trust, both of Fort Myers, Florida.	Newspaper:	09/15/2022
			Federal Register:	09/29/2022
FIRST BANK, THE	* Branch	The First Bank, Hattiesburg, Mississippi to establish a branch located at 1211 N. Westshore Blvd, Suite 200, Tampa, Hillsborough County, Florida.	Newspaper:	09/22/2022
			Federal Register:	Not applicable
GDW BANKSHARES, INC.	* 3A1	GDW Bankshares, Inc., Sandersville, Georgia, to become a bank holding company by acquiring outstanding shares of The Geo. D. Warthen Bank, Sandersville, Georgia.	Newspaper:	10/10/2022
			Federal Register:	10/11/2022
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 170 East Main Street, Dothan, Alabama.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 6
Federal Reserve Bank of Atlanta

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	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 10, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMALGAMATED INVESTMENTS COMPANY	CIC	The Debra Wrobel Trust, Glencoe, Illinois, Debra Wrobel, Glencoe, Illinois, individually and as Trustee to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois, and The Voting Trust Agreement, Chicago, Illinois, Robert Wrobel, Highland Park, Illinois as Trustee; to become a member of the Wrobel Family Group, as a group acting in concert, to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
MARENGO BANCSHARES, INC.	CIC	John C. Cunat, individually and as trustee of the John C. Cunat Revocable Trust; and Brian G. Cunat, all of McHenry, Illinois; and Rondi Cunat-Hauser and Bryan Hauser, both of Marco Island, Florida, to form the Cunat Family Control Group, a group acting in concert, to retain voting shares of Marengo Bancshares, Inc., and thereby indirectly retain voting shares of Prairie Community Bank, both of Marengo, Illinois.	Newspaper: Federal Register:	Not available 09/26/2022
MEDIAPOLIS BANCORPORATION	CIC	The Janet K. Lanz Trust, Janet K. Lanz, as trustee, the Kenneth E. Lanz Trust, and Kenneth E. Lanz, as trustee, all of Wapello, Iowa; and the Jon A. Schmidgall Trust, Jon A. Schmidgall, as trustee, the Julie A. Schmidgall Trust, Julie A. Schmidgall, as trustee, Aaron Schmidgall, Luann Schmidgall, and JoAnn Steiner, all of Mediapolis, Iowa; to join the Schmidgall Family Control Group, a group acting in concert, to retain voting shares of Mediapolis Bancorporation, and thereby indirectly retain voting shares of Mediapolis Savings Bank, both of Mediapolis, Iowa.	Newspaper: Federal Register:	09/21/2022 09/21/2022
NATIONAL BANCORP HOLDINGS, INC.	CIC	Bernard Bennett Banks, Evanston, Illinois, trustee of Voting Trust Agreement, Miami, Florida to acquire control of the voting shares of National Bancorp Holdings, Inc., Chicago, Illinois and thereby indirectly acquire voting shares of The Federal Savings Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 09/29/2022

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
VISIONBANK OF IOWA	* 18C	VisionBank of Iowa, Ames, Iowa, to merge with Legacy Bank, Altoona, Iowa. As a result of the merger, VisionBank of Iowa, Ames, Iowa, will establish branches at: 502 8th Street SW. Altoona, Iowa; 1201 Grant Street S, Bondurant, Iowa; 12901 University Avenue, Clive, Iowa; and 215 Center Avenue S, Mitchellville, Iowa.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Northwest Corner of Highway 76 and Indian Trail Road, Anderson, Missouri.	Newspaper:	09/22/2022
			Federal Register:	Not applicable
FIRST WATERLOO BANCSHARES, INC.	* 3A5	First Waterloo Bancshares, Inc., Waterloo, Illinois, to acquire through merger Village Bancshares, Inc., Saint Libory, Illinois, and thereby indirectly acquire The Village Bank, Saint Libory, Illinois.	Newspaper:	10/15/2022
			Federal Register:	Not available
INDEPENDENCE BANK OF KENTUCKY	* Branch	Independence Bank of Kentucky, Owensboro, Kentucky, to establish a branch facility to be located at 115 Sam Walton Drive, Suite 1 & 2, Russellville, Kentucky.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
DACOTAH BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch at 2112 North 12th Street, Bismarck, North Dakota.	Newspaper:	Not available
			Federal Register:	Not applicable

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	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 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLBANK HOLDING COMPANY, INC.	* 3A1	AllBank Holding Company, Inc., Tulsa, Oklahoma, to become a bank holding company through the acquisition of Bank of Locust Grove, Locust Grove, Oklahoma.	Newspaper:	Not available
			Federal Register:	09/01/2022
N.B.C. BANCSHARES IN PAWHUSKA, INC.	* 3A3	N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, to merge with First National Bancshares of Weatherford, Inc., and indirectly acquire First National Bank and Trust Company of Weatherford, both of Weatherford, Oklahoma.	Newspaper:	09/30/2022
			Federal Register:	10/11/2022

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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81175	EQUITABLE BK, GRAND ISLAND, NEBRASKA	06/06/2022	09/08/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending September 10, 2022**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TEXAS BANKSHARE HOLDINGS, INC.	CIC	Preston L. Massey, as co-trustee of the Elizabeth Shatto Massey Separate Property Trust ("ESM Trust"); as trustee of the John H. Massey, II 2011 Trust; and as trustee of a 2012 trust for the benefit of John H. Massey, II and 2 minors; all of Dallas, Texas; and John H. Massey, II, as co-trustee of the ESM Trust; as trustee of the Preston L. Massey 2011 Trust; and as trustee of a 2012 trust for the benefit of Preston L. Massey and 2 minors; all of Houston, Texas; together as a group acting in concert, to retain voting shares of Central Texas Bankshare Holdings, Inc., Columbus, Texas and Colorado County Investment Holdings, Inc., Wilmington, Delaware, and thereby indirectly, Columbus State Bank, Columbus, Texas; and Hill Bancshare Holdings, Inc., Weimar, Texas, and Hill Bancshares of Delaware, Inc., Wilmington, Delaware, and thereby indirectly, Hill Bank & Trust Co., Weimar, Texas.	Newspaper:	Not available
			Federal Register:	09/08/2022
COASTAL BANCSHARES, INC.	CIC	Randall Lee Ferguson-1995 GSST Trust fbo Randall Lee Ferguson, Ferguson 1998 Trust fbo Randall Lee Ferguson, Randall Lee Ferguson, as trustee of both trusts, and Clinton Alexander Ferguson, all of Pearland, Texas, to join the Ferguson Family Control Group, a group acting in concert, and to retain voting shares of Coastal Bancshares, Inc., and thereby indirectly retain voting shares of Pearland State Bank and First National Bank of Alvin, all of Pearland, Texas; additionally, Randall Lee Ferguson, individually, and Ferguson 2013 Family Trust fbo Randall Lee Ferguson, Randall Lee Ferguson, as trustee, Pearland, Texas, to join the Ferguson Family Control Group, and to acquire voting shares of Coastal Bancshares, Inc, and thereby indirectly acquire voting shares of Pearland Bank and Alvin Bank.	Newspaper:	09/10/2022
			Federal Register:	09/12/2022
FROST BANK	* Branch	Frost Bank, San Antonio, Texas, to establish a branch at 2831 Palmer Hwy, Texas City, Galveston County, Texas 77590	Newspaper:	Not available
			Federal Register:	Not applicable
TEXAS REGIONAL BANK	* Branch	Texas Regional Bank, Harlingen, Texas, to establish a branch office at 1001 Congress Avenue, Suite 150, Austin, Texas 78701.	Newspaper:	Not available
			Federal Register:	Not applicable
THIRD COAST BANK, SSB	* Branch	Third Coast Bank, SSB, Humble, Texas, to establish a branch at 1910 West Lake Houston, Kingwood, Texas 77339.	Newspaper:	09/12/2022
			Federal Register:	Not applicable

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	
Institution	Location	Quarter
NONE		

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District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending September 10, 2022

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCPACIFIC FINANCIAL HOLDING CORPORATION	* 3A1	BancPacific Financial Holding Corporation, Hagatna, Guam, and Our Lady of Peace Memorial Plan, Inc.- Trust Fund, Barrigada, Guam; to become bank holding companies by acquiring 100 percent of BankPacific, Ltd., Hagatna, Guam, upon the conversion of the bank from a savings association to a commercial bank.	Newspaper:	Not available
			Federal Register:	Not available
BAWAG GROUP AG	* 3A1 4c8	BAWAG Group AG, Vienna, Austria, (1) proposes to become a bank holding company by acquiring 100 percent of the voting shares of Peak Bancorp, Inc., and thereby indirectly acquire Idaho First Bank, both of McCall, Idaho; (2) seeks to retain 19.5 percent of Marlette Holdings, Inc., Wilmington, Delaware, and thereby extend credit and service loans pursuant to section 225.28(b)(1) of Regulation Y; and (3) requests a determination that it be treated as a qualifying foreign banking organization.	Newspaper:	09/24/2022
			Federal Register:	09/28/2022

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	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act