



FEDERAL RESERVE RELEASE

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

No. 26 Week ending June 28, 2025



Board Actions

Banks, Foreign

Chang Hwa Commercial Bank, Ltd., Taipei, Taiwan—to upgrade its existing limited state-licensed branch in Los Angeles, California, to a full-service branch.

Announced: June 26, 2025

Regulations and Policies

Regulatory Capital Rule—interagency notice of proposed rulemaking and request for comment to modify the enhanced supplementary leverage ratio standards for U.S. global systemically important bank holding companies.

Approved: June 25, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Citizens State Bank, Woodville, Texas—to establish a branch at 2009 South Capital of Texas Highway, Austin, Texas.

Approved: June 23, 2025

Origin Bank, Choudrant, Louisiana—to establish a branch at 2701 Kirby Drive, Houston, Texas.

Approved: June 27, 2025

Origin Bank, Choudrant, Louisiana—to establish a branch at 2245 Texas Drive, Sugar Land, Texas.

Approved: June 26, 2025

Kansas City

Sundance State Bank, Sundance, Wyoming—to establish a branch at 2530 Yukon Place, Spearfish, South Dakota, and to increase its investment in bank premises.

Approved: June 25, 2025

St. Louis

First Bank, Creve Coeur, Missouri—to establish a branch at 6201 College Boulevard, Overland Park, Kansas.

Approved: June 27, 2025

Bank Holding Companies

Boston

River Run Bancorp, MHC, Newburyport, Massachusetts—to merge with Rollstone Bancorp, MHC, a federally chartered savings and loan holding company, and thereby indirectly acquire Rollstone Bank & Trust, both of Fitchburg, Massachusetts, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Approved: June 24, 2025

Chicago

Morning Sun Bank Corp., Morning Sun, Iowa—to acquire First Trust & Savings Bank, Coralville, Iowa.

Approved: June 25, 2025

Philadelphia

Sturdy Bancorp, MHC, and its proposed subsidiary, Sturdy Bancorp, Inc., both of Stone Harbor, New Jersey—to become bank holding companies by acquiring Sturdy Savings Bank, Stone Harbor, New Jersey, upon the conversion of Sturdy Savings Bank from mutual to stock form.

Approved: June 27, 2025

Bank Mergers

Chicago

BANK, Wapello, Iowa—to merge with First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa, and 102 Augusta Avenue, Oxford, Iowa.

Approved: June 25, 2025

Change in Bank Control

St. Louis

Citizens Bancshares of Eldon, Missouri, Inc., Eldon, Missouri—Donnan R. Harrison III, Albany, Georgia; Peggy E. Harrison, Centennial, Colorado; Jill H. Mergelkamp, Barnett, Missouri; and Scott M. Harrison, Eldon, Missouri, individually and as trustees of the Jean Evans Harrison Trust dated September 27, 1994, Eldon, Missouri, general partner of D.R. Harrison, L.L.P., Barnett, Missouri, to join the Harrison Family control group, a group acting in concert, to retain voting shares of Citizens Bancshares of Eldon, Missouri, Inc., and thereby indirectly retain voting shares of Citizens Bank of Eldon, Eldon, Missouri.

Permitted: June 26, 2025

First Bancorp of Sparta, Ltd., Sparta, Illinois—Patricia Aitken, Sparta, Illinois, to retain voting shares of First Bancorp of Sparta, Ltd., and thereby indirectly retain voting shares of The First National Bank of Sparta, Sparta, Illinois.

Permitted: June 23, 2025

Financial Holding Companies

Kansas City

Harris Taubman Financial Corporation, Fayette, Missouri—election to become a financial holding company.

Effective: June 25, 2025

International Operations

New York

Mellon Overseas Investment Corporation, New York, New York—Bank of New York Mellon, New York, New York, on behalf of its wholly owned Edge Act corporation subsidiary, Mellon Overseas Investment Corporation, New York, New York, to amend its articles of association pursuant to section 211.5(c) of Regulation K to extend its corporate existence pursuant to section 25A of the Federal Reserve Act.*

Approved: June 17, 2025

*Addition

Supervision and Regulation

Director, S&R

KeyCorp, Cleveland, Ohio—to make certain capital distributions under the capital plan rule.

Approved: June 27, 2025

Stress Tests—in consultation with the Director of the Division of Financial Stability, (1) to publicly disclose results of the 2025 stress tests and revised results of the 2024 stress tests, and (2) as applicable, to notify firms of stress capital buffer requirements and related information in connection with the 2025 stress test results and the revised 2024 stress test results.

Approved: June 26, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
Jab Partners, Inc.	* Acquisition	JAB Partners, Inc., Brooklyn, New York, whose principals include Jeffrey Brian Zwick, Brooklyn, New York, Bathsheba Epstein-Hersko, Brooklyn, New York, Steven Joseph Hersko, Brooklyn, New York, and Avery S. Weisz, Jackson, New Jersey, to become a savings and loan holding company by acquiring Vecta, Inc., and thereby indirectly acquiring Sunnyside Federal Savings and Loan Association of Irvington, both of Irvington, New York.	Newspaper: 07/27/2025 Federal Register: 07/30/2025

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District: 3

Federal Reserve Bank of Philadelphia

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S = Satisfactory

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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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CUMBERLAND VALLEY FINANCIAL CORPORATION	Change in Bank Control	Brenda Sue Greer, London, KY, acting as Trustee of Trust "B" U/T/A Randall Greer Revocable Trust dated September 22, 2016, also located in London, Kentucky: to become a member of the Greer Family Control Group, a group acting in concert, to retain voting shares of Cumberland Valley Financial Corporation, and thereby indirectly control the Cumberland Valley National Bank and Trust, both located in London, Kentucky.	Newspaper: Federal Register:	07/15/2025 07/16/2025

District: 4

Federal Reserve Bank of Cleveland

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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:

O = Outstanding
S = Satisfactory
NI = Needs to improve
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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
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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINERS AND MERCHANTS BANCORP, INC.	* 3A5	Miners and Merchants Bancorp, Inc.,	Newspaper:	07/26/2025
	* 18C	Grundy, Virginia, to acquire 100% of the	Federal Register:	07/28/2025
	* Branch (Domestic)	voting securities of First Community Corporation, Rogersville, Tennessee, and thereby indirectly acquire First Community Bank of East Tennessee, Rogersville, Tennessee. Additionally, TruPoint Bank, Grundy, Virginia, to merge with First Community Bank of East Tennessee and operate First Community Bank of East Tennessee's branches.		

* Subject to the provisions of the Community Reinvestment Act

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.

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
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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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MILLENNIUM BANCSHARES, INC.	* 3A5	Millennium Bancshares, Inc., Ooltewah, Tennessee, to merge with North Georgia Community Financial Partners, Inc., and thereby directly acquire its subsidiary, North Georgia National Bank, both of Calhoun, Georgia.	Newspaper:	07/25/2025
			Federal Register:	08/04/2025

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

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S = Satisfactory

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The following state member banks have been examined and their CRA public evaluations are now available.

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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 June 28, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSEY BANK	* Branch (Domestic)	Busey Bank, Champaign, Illinois is seeking approval to establish a branch in Denver, Colorado	Newspaper: Federal Register:	06/25/2025 Not applicable
BUSEY BANK	* Branch (Domestic)	Busey Bank, Champaign, Illinois is seeking approval to establish a branch in Scottsdale, Arizona	Newspaper: Federal Register:	06/25/2025 Not applicable
FIRST STATE BANK OF DECATUR	Membership	First State Bank of Decatur's Application to the Board of Governors of the Federal Reserve System for Membership in the Federal Reserve System, and related forms.	Newspaper: Federal Register:	Not applicable Not applicable
LAKE CITY BANK	* Branch (Domestic)	Lake City Bank, Warsaw, Indiana to establish a branch at 170 Jersey Street, Suite 150, Westfield, Indiana	Newspaper: Federal Register:	06/21/2025 Not applicable
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make an additional public welfare investment, pursuant to Section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 June 28, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY STATE BANCSHARES, INC	Change in Bank Control	Notice by the Leslie O. Wilt Revocable Living Trust Indenture dated May 29, 2014, Leslie Wilt as trustee; and the Kelly D. Wilt Revocable Living Trust Indenture dated May 29, 2014, Kelly Wilt as trustee, each of Shelbina, Missouri: William McGee and Kelsey McGee, both of Madison, Missouri; and Craig Wilt, Shelbina, Missouri, to join the O'Laughlin Family Control Group, a group acting in concert, and to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, both of Shelbina, Missouri	Newspaper: Federal Register:	07/09/2025 07/11/2025
COMMUNITY STATE BANCSHARES, INC	Change in Bank Control	Notice by the Frank and Dianna Montoya Trust dated December 13, 1996, Frank Montoya and Dianna Montoya as trustees, each of Albuquerque, New Mexico; the Amy R. Thomas Living Trust dated April 19, 2007, Amy Thomas and Mark Thomas as trustees, each of Macon, Missouri; and Brooke Foster, Macon, Missouri, to join the Ramsey Family Control Group, a group acting in concert, and to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, both of Shelbina, Missouri	Newspaper: Federal Register:	07/09/2025 07/11/2025
LBT BANCSHARES, INC.	Change in Bank Control	Notice by Minor Weller UTMA, Eaden D. Fleming, as custodian, both of Mt. Olive, Illinois, to join the Fleming Family Control Group, a group acting in concert, and to retain voting shares of LBT Bancshares, Inc., and thereby indirectly retain voting shares of Bank & Trust Company, both of Litchfield, Illinois.	Newspaper: Federal Register:	07/21/2025 07/18/2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
RiverBank Bancshares, Inc.	* 3A1	RiverBank Bancshares, Inc., Pocahontas, Arkansas, to become a bank holding company by acquiring RiverBank, Pocahontas, Arkansas	Newspaper:	07/28/2025
			Federal Register:	08/01/2025

* Subject to the provisions of the Community Reinvestment Act

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
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
GRANT COUNTY BANCORPORATIO N, INC.	Change in Bank Control	Michael Schmid, Carson, North Dakota, Newspaper: to acquire voting shares of Grant County Bancorporation, Inc., and thereby indirectly acquire voting shares of Grant County State Bank, both of Carson, North Dakota. Additionally, Michael Schmid will thereby join the Schmid Family Control Group, a group acting in concert.	Not available Federal Register: Not available

District: 9

Federal Reserve Bank of Minneapolis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
REISHER FAMILY FOUNDATION	* 3A3	Reisher Family Foundation to acquire up to 18 percent of the voting shares of FirstBank Holding Company, and thereby indirectly acquire additional voting shares of FirstBank, all of Lakewood, Colorado.	Newspaper: Federal Register:	Not available 07/31/2025

* 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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 June 28, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WARBURG PINCUS LLC	Change in Bank Control	WP CLIPPER GG 14 L.P. and WP CLIPPER FS II L.P. (together, the "Holder LPs") propose to acquire additional voting shares of Banc of California, Inc., and thereby indirectly acquire additional voting shares of Banc of California, both of Los Angeles, California. The Holder LPs are both controlled by Warburg Pincus, LLC, New York, New York.	Newspaper:	Not available
			Federal Register:	Not available

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