



FEDERAL RESERVE RELEASE

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

No. 5 Week ending February 1, 2025

## Board Actions

### Forms

FR 1400—final Board review to extend with revision the Procurement Solicitation Package.

Approved: January 31, 2025

FR 1583—initial Board review to extend without revision the Notice of Proposed Declaration of Dividend.

Approved: January 31, 2025

FR 2314, FR 2314S, FR Y-11, and FR Y-11S—final Board review to extend with revision the Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, and the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies.\*

Approved: January 14, 2025

\*Addition

FR 2420—final Board review to extend with revision the Report of Selected Money Market Rates.

Approved: January 31, 2025

FR 4022—initial Board review to extend without revision the Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities.

Approved: January 31, 2025

FR H-7—final Board review to extend without revision the Disclosure Requirements of Subpart H of Regulation H (Consumer Protection in Sales of Insurance).

Approved: January 31, 2025

FR NN—initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN.

Approved: January 31, 2025

FR TT—initial Board review to extend without revision the Reporting Provisions Associated with Regulation TT.\*

Approved: January 14, 2025

\*Addition

FR Y-7N, FR Y-7NS, and FR Y-7Q—final Board review to extend with revision the Reports of Foreign Banking Organizations.\*

Approved: January 14, 2025

\*Addition

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### **Cleveland**

The Twin Valley Bank, West Alexandria, Ohio—to establish a branch at 38 North Broadway Street, Farmersville, Ohio.

Approved: January 30, 2025

#### **St. Louis**

FNB Oxford Bank, Oxford, Mississippi—to establish a branch at 3416 West Main Street, Tupelo, Mississippi.

Approved: January 27, 2025

### Bank Holding Companies

#### **Boston**

River Run Bancorp, MHC, Newburyport, Massachusetts—to merge with Rollstone Bancorp, MHC, Fitchburg, Massachusetts, and thereby indirectly acquire Rollstone Bank & Trust.\*

Withdrawn: January 24, 2025

\*Addition

#### **Dallas**

F & M Bancshares, Inc., De Leon, Texas—to acquire Newcastle Bancshares, Inc., and thereby indirectly acquire Farmers State Bank of Newcastle, both of Newcastle, Texas.

Approved: January 28, 2025

### Change in Bank Control

#### **Dallas**

Relationship Financial Corporation, Kerrville, Texas—the Charles J. Whelan, Jr. 2024 Trust (Trust), Cynthia Ann Whelan as trustee of Trust, both of Kerrville, Texas, to acquire voting shares of Relationship Financial Corporation (Company) and thereby indirectly acquire voting shares of Guadalupe Bank (Bank), Kerrville, Texas. In addition, Charles Joseph Whelan, Jr., Cynthia Ann Whelan, Kevin Joseph Whelan, and Adria Nicole Whelan, all of Kerrville, Texas, and Leslie Whelan White and Aaron James White, both of Austin, Texas, as a group acting in concert, to retain voting shares of the Company and thereby indirectly retain voting shares of the Bank.

Withdrawn: January 31, 2025

#### **Kansas City**

Whitcorp Financial Company, Leoti, Kansas—the Clay G. Whitham Trust No. 4, Elizabeth Whitham and Brian G. Wurst, as trustees, all of Lamar, Colorado, and Travis Whitham, Denver, Colorado, as trust director; the Stewart Whitham Trust No. 4, Leoti, Kansas, Jane Whitham, Leoti, Kansas, and Brian G. Wurst as trustees, and Clay Whitham, Lamar, Colorado, as trust director; and the Whitham 2024 Descendants Trust, Barth Whitham as trustee, all of Morrison, Colorado; to become members of the Whitham Family Control Group, a group acting in concert, to acquire voting shares of Whitcorp Financial Company and thereby indirectly acquire voting shares of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado. Brian G. Wurst, Clay Whitham, and Barth Whitham are members of the Witham Family Control Group and were each previously permitted by the Federal Reserve System to acquire control of voting shares of Whitcorp Financial Company.

Permitted: January 30, 2025

### **Minneapolis**

Deerwood Bancshares, Inc., Baxter, Minnesota—Victoria L. Holinka, Maple Grove, Minnesota, as independent trustee, and John R. Spalj, Scottsdale, Arizona, as family trustee, of the Nicole Spalj 2025 Exempt Trust, the Bianca Spalj 2025 Exempt Trust, and the Chauntel Spalj 2025 Exempt Trust, all of Scottsdale, Arizona; and John Ohlin, Baxter, Minnesota, as trustee of the Nicole Spalj Escrow Trust, the Bianca Spalj Escrow Trust, and the Chauntel Spalj Escrow Trust, all of Scottsdale, Arizona; to become members of the Spalj Family Control Group, a group acting in concert, to acquire voting shares of Deerwood Bancshares, Inc., and thereby indirectly acquire voting shares of Deerwood Bank, Waite Park, Minnesota. John R. Spalj was previously permitted by the Federal Reserve System to acquire voting shares of Deerwood Bancshares, Inc., and to join the Spalj Family Control Group.

Permitted: January 28, 2025

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
INDEPENDENT BANK CORP.	* 3A3 * 3A5	Independent Bank Corp. Rockland, Massachusetts, to acquire Enterprise Bancorp, Inc., Lowell, Massachusetts, and thereby indirectly acquire Enterprise Bank & Trust Company.	Newspaper: Federal Register:	Not available Not available
READING CO-OPERATIVE BANK	* 18C * Branch (Domestic)	Reading Co-Operative Bank, Reading, Massachusetts, to merge with Wakefield Co-operative Bank, Wakefield, Massachusetts, and thereby establish branches at the locations of Wakefield Co-operative Bank's main office and branches.	Newspaper: Federal Register:	03/03/2025 Not applicable
RIVER RUN BANCORP, MHC	* Thrift Going Concern	Notice by 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.	Newspaper: Federal Register:	02/22/2025 03/03/2025

**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
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	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

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKWELL FINANCIAL GROUP, INC.	Change in Bank Control	Lawrence B. Seidman, Wayne, New Jersey; Seidman and Associates, LLC, Seidman Investment Partnership, LP, and Seidman Investment Partnership II, LP, all of Parsippany, New Jersey; Broad Park Investors, LLC, and Chewe Gooley Cookies, LP, both of Livingston, New Jersey; LSBK06-08, LLC, Palm Beach, Florida; Allison B. Hammer, Towaco, New Jersey; and Erica J. Fishman, Franklin Lakes, New Jersey; and four trusts for the benefit of minor children, Erica J. Fishman and Craig Fishman as trustees, all of Franklin Lakes, New Jersey; Allison B. Hammer, individually and as a trustee of the aforementioned trustees, Towaco, New Jersey; as a group acting in concert, to acquire additional voting shares of Bankwell Financial Group, Inc., and thereby indirectly acquire voting shares of Bankwell Bank, both of New Canaan, Connecticut.	Newspaper: Federal Register:	02/15/2025 Not available

**District: 2**

**Federal Reserve Bank of New York**

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.

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

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SN = Substantial noncompliance

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act



District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

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O = Outstanding

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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 February 1, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 4**

**Federal Reserve Bank of Cleveland**

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.

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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST SENTINEL BANK	Premises	First Sentinel Bank, Richlands, Virginia, to increase its investment in bank premises.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 5**

**Federal Reserve Bank of Richmond**

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.

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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

SN = Substantial noncompliance

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

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending February 1, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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
353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
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 February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa and thereby indirectly acquire control of Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available 10/09/2024
BANK	* 18C * 3A3 * Branch (Domestic)	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.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHOICEONE BANK	* 18C * Branch (Domestic)	ChoiceOne Bank, Sparta, Michigan to merge with The State Bank, Fenton, Michigan, pursuant to section 18c of the Federal Deposit Insurance Act. As a result of the merger, ChoiceOne Bank will establish branches located at: 175 N. Leroy Street, Fenton, Michigan; 8412 Main Street, Birch Run, Michigan; 134 N. First Street, Brighton, Michigan; 12771 Brady Road, Chesaning, Michigan; 31000 Northwestern Highway, Suite 150, Farmington Hills, Michigan; 615 S. Saginaw Street, Flint, Michigan; 1401 E. Hill Road, Grand Blanc, Michigan; 7606 S. Saginaw Street, Grand Blanc, Michigan; 12005 Michigan Avenue, Grass Lake, Michigan; 4043 Grange Hall Road, Holly, Michigan; 107 Main Street, Linden, Michigan; 200 W. State Street, Montrose, Michigan; 201 N. Main Street, Munith, Michigan; 9380 Genesee Street, New Lothrop, Michigan; 218 S. Washington Avenue, Saginaw, Michigan; 15095 Silver Parkway, Fenton, Michigan; 207 S. Saginaw Street, St. Charles, Michigan; 5101 M-106, Stockbridge, Michigan; 7590 Gratiot Road, Saginaw, Michigan; and 18005 Silver Parkway, Fenton, Michigan, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
MORNING SUN BANK CORP.	* 3A3	Morning Sun Bank Corp., Morning Sun, Iowa to acquire First Trust and Savings Bank, Coralville, Iowa.	Newspaper: Federal Register:	Not available 02/27/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending February 1, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ONE COMMUNITY BANK	* 18C	One Community Bank, Oregon, Wisconsin, to merge with Intercity State Bank, Schofield, Wisconsin, and establish branches at 962 Grand Avenue, Schofield, Wisconsin; 2900 Schofield Avenue, Weston, Wisconsin; and 3600 Stewart Avenue, Suite A, Wausau, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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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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
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OMB BANK	* Branch (Domestic)	OMB Bank, Springfield, Missouri, to establish a branch facility to be located at 7500 State Line Road, Prairie Village, Kansas.	Newspaper: Federal Register:	02/13/2025 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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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
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending February 1, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**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
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	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 February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HERITAGE BANCSHARES, INC.	* 3A3	Heritage Bancshares, Inc., to acquire	Newspaper:	Not available
	* 18C	Fidelity State Bank and Trust Company,	Federal Register:	Not available
	* Branch (Domestic)	both of Topeka, Kansas. Heritage Bank, Topeka, Kansas, to merge with Fidelity State Bank and Trust Company, Topeka, Kansas, and incident thereto establish two branches in Topeka, Kansas.		

**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		
955959	SECURITY ST BK, BASIN, WYOMING	

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	* 3A5	Community Bank Holdings of Texas, Inc., Corsicana, Texas, to acquire CapTex Bancshares, Inc., and thereby indirectly, CapTex Bank, both of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 03/06/2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 February 1, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
EAST WEST BANK	Public Welfare Investment	Request approval for \$21.25MM PWI in Newspaper: Newport Fund 2021-A - Harmony Senior Apartments.	Not applicable Federal Register: Not applicable

**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