
Federal Reserve Release



H.2

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

No. 35

Week Ending August 30, 2008

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$75 billion in 28-day credit on August 25, 2008.

- Announced, August 25, 2008

Personnel

Division of Consumer and Community Affairs -- appointment of Anna Alvarez Boyd as associate director, Maryann Hunter as senior adviser, and Allen Fishbein as adviser.

- Announced, August 25, 2008

Division of Monetary Affairs -- appointment of Cheryl Edwards as senior associate director, Andrew Levin and William Nelson as associate directors, Seth Carpenter and Roberto Perli as deputy associate directors, and Egon Zakrajsek as assistant director.

- Announced, August 25, 2008

Enforcement

Columbian Financial Corporation, Overland Park, Kansas -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, August 25, 2008

Orion Bancorp, Naples, Florida, and Orion Bank -- written agreement with the Federal Reserve Bank of Atlanta and the State of Florida Office of Financial Regulation.

- Announced, August 29, 2008

Security Pacific Bancorp, Los Angeles, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, August 28, 2008

H.2 Actions under delegated authority

August 24, 2008 to August 30, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Minneapolis

American State Bank of Pierre, Pierre, South Dakota -- to establish a mobile branch in Pierre.

- Approved, August 26, 2008

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 320 Main Street, Carbondale.

- Withdrawn, August 27, 2008

Richmond

StellarOne Bank, Christiansburg, Virginia -- to establish a branch at 4109 Plank Road, Fredericksburg.

- Approved, August 27, 2008

Bank Holding Companies

Dallas

BOH Holdings, Inc., Houston, Texas -- to become a bank holding company and to acquire Bank of Houston, Houston.

- Approved, August 27, 2008

Bank Holding Companies

San Francisco

Central Valley Community Bancorp, Fresno, California -- waiver of application to merge with Service 1st Bancorp, Tracy, in connection with the merger of their respective subsidiaries, Central Valley Community Bank, Fresno, and Service 1st Bank, Stockton.

- Granted, August 29, 2008

Richmond

First Community Bancshares, Inc., Bluefield, Virginia -- waiver of application to merge with Coddle Creek Financial Corp., Mooresville, North Carolina, in connection with the merger of their respective subsidiaries, First Community Bank, N.A., Bluefield, Virginia, and Mooresville Savings Bank, Inc. SSB, Mooresville, North Carolina.

- Granted, August 26, 2008

Bank Mergers

Chicago

City State Bank, Ogden, Iowa -- to merge with Ames Community Bank, Ames, and Community Bank of Boone, Boone, and thereby establish branches at 217 West Mulberry Street, Ogden, and 104 Chestnut, Ames.

- Withdrawn, August 28, 2008

Atlanta

Regions Bank, Birmingham, Alabama -- to purchase certain assets and assume certain deposits and other liabilities of five branches of Integrity Bank, Alpharetta, Georgia.

- Approved, August 29, 2008

Change In Bank Control

Minneapolis

West End Financial Corp., Bessemer, Michigan -- to retain control of West End and its subsidiary bank, Gogebic Range Bank, Bessemer.

- Permitted, August 29, 2008

Extensions Of Time

St. Louis

Cabool State Bank Employee Stock Ownership Plan, Cabool, Missouri -- extension to December 6, 2008, to increase its ownership of Cabool Bancshares, Inc., Cabool, and Cabool State Bank.

- Granted, August 28, 2008

Kansas City

HOTC Investment Company, Wray, Colorado -- extension to December 3, 2008, to become a bank holding company and to acquire Wray State Bank, Wray.

- Granted, August 28, 2008

Financial Holding Companies

Richmond

Cecil Bancorp, Inc., Elkton, Maryland -- election to become a financial holding company.

- Effective, August 26, 2008

International Operations

Director, BS&R

Wachovia Corporation, Charlotte, North Carolina -- waiver of remainder of notification period to make an additional investment in Wachovia Real Estate Korea, Inc., Seoul, Republic of South Korea.

- Granted, August 28, 2008

Membership

Dallas

First Bank of Brownfield, Brownfield, Texas (to be renamed Lone Star State Bank of West Texas, Lubbock) -- to become a member of the Federal Reserve System.

- Approved, August 29, 2008

Regulations And Policies

FOMC

Federal Open Market Committee -- minutes of the meeting on August 5 and of the conference call held on July 24, 2008.

- Published, August 26, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
SIS BANCORP, MHC	* 3A1	Application by SIS Bancorp, MHC and SIS Bancorp, Inc., both of Sanford, Maine - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Sanford Institution for Savings, Sanford, Maine, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	Not available
WEBFIVE MHC	* 3A1	Application by WebFive, MHC and WebFive Financial Services, Inc., both of Webster, Massachusetts - to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Webster Five Cents Savings Bank, Webster, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	09/19/2008
	* 3A3		Federal Register:	09/19/2008

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
947776	MEDWAY CO-OP BK, MEDWAY, MASSACHUSETTS	03/31/2008	08/12/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending August 30, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIGROUP INC.	Investment	Citigroup Inc., New York, New York and Citigroup Global Markets Brasil, Corretora De Cambio Titulos E Valores Mobiliarios S.A., Sao Paulo, Brazil, to make an investment in Intra S.A. Corretora de Cambio e Valores, Sao Paulo, Brazil, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	Not applicable Not applicable
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco or Los Angeles, California, Miami, Florida, Atlanta, Georgia, Chicago, Illinois, Edison or Woodbridge, New Jersey, Dallas or Houston, Texas, and Washington D.C., pursuant to Section 211.24(a)(1) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York, requests to establish branches located at (i) 285 Delaware Avenue, City of Buffalo, Erie County, New York and (ii) 101 West Third Street, Williamsport, Lycoming County, Pennsylvania.	Newspaper: Federal Register:	09/04/2008 Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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884303	CHEMUNG CANAL TC, ELMIRA, NEW YORK	03/10/2008	08/04/2008	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 August 30, 2008

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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
RICHWOOD BANKING COMPANY, INC., THE	Premises	The Richwood Banking Company, Richwood, Ohio, seeks retroactive approval to exceed the limitation on investment in bank premises proscribed by section 24A of the Federal Reserve Act	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	* 3A3	Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Bank of America Michigan, National Association, Troy, Michigan (in organization).	Newspaper: Federal Register:	09/14/2008 09/18/2008
BANK OF AMERICA CORPORATION	* 3A3	Bank of America Corporation, Charlotte, North Carolina, and NB Holdings Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Bank of America Illinois, National Association, Chicago, Illinois (in organization).	Newspaper: Federal Register:	09/14/2008 09/18/2008
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, proposes to establish a branch at 815 Main Street, Altavista, Virginia.	Newspaper: Federal Register:	09/12/2008 Not applicable
COMMUNITY BANK INVESTORS OF AMERICA, LP	* 3A3	FA Capital, LLC, Richmond, Virginia, and Community Bank Investors of America, L.P., Richmond, Virginia, to acquire up to 58.01% of the voting securities of Freedom Bank, Bradenton, Florida.	Newspaper: Federal Register:	Not available Not available
FAUQUIER BANK, THE	* Branch	The Fauquier Bank, Warrenton, Virginia, proposes to establish a branch at 10250 Bristow Center Drive, Bristow, Virginia.	Newspaper: Federal Register:	Not available Not applicable
WACHOVIA BANK, NATIONAL ASSOCIATION	Investment	Wachovia Bank, National Association, Charlotte, North Carolina, requests approval to make an additional investment through its Edge Act subsidiary, Wachovia International Banking Corporation, in Wachovia Real Estate, Korea, Inc., Seoul, South Korea.	Newspaper: Federal Register:	Not applicable 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
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Citizens Investors, LLC	* 3A1	Citizens Investors, LLC, Savannah, Georgia, to become a bank holding company by acquiring at least 51 percent of the outstanding shares of First Citizens Bankshares, Inc., and its subsidiary, First Citizens Bank, both of Glennville, Georgia.	Newspaper: Federal Register:	09/30/2008 09/22/2008
HOMETOWN BANCSHARES, INC.	CIC	Prior Change in control notice filed by Paul Ray, Max Ray, Carole Ray, and Gina Brumley, all of Hackleburg, Alabama, to collectively acquire 3.20 percent of the outstanding shares of Hometown Bancshares, Inc., and its subsidiary PeoplesTrust, Bank both of Hamilton, Alabama. Pro forma will equal 12.25 percent.	Newspaper: Federal Register:	Not available Not available
PIEDMONT BANCORP, INC.	* 3A1	Piedmont Bancorp, Inc., Norcross, Georgia, to become a bank holding company by acquiring 100 percent of the outstanding shares of First Choice Community Bank 1874, Newnan, Georgia.	Newspaper: Federal Register:	Not available 09/18/2008
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 3120 Ronald Reagan Blvd., Cumming, Georgia to be known as The Avenue Forsyth Office.	Newspaper: Federal Register:	09/10/2008 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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

CRA Examinations scheduled for **Quarter of**

Institution	Location
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NONE

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARSHALL-PUTNAM COUNTY BANCORPORATION, INC.	CIC	Notice by Joseph E. O'Brien, Peoria, Illinois, to acquire control of Marshall-Putnam County Bancorporation, Inc., Varna, Illinois, and thereby indirectly acquire control of Marshall County State Bank, Varna, Illinois.	Newspaper: Federal Register:	Not available 09/18/2008
SBA BANCORP, INC.	* 3A5	SBA Bancorp, Inc., Ashland, Illinois, to merge with First Beardstown Bancorp, Inc., Beardstown, Illinois, and thereby indirectly acquire First State Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	09/20/2008 09/22/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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913838	EAST DUBUQUE SVG BK, DUBUQUE, IOWA	02/04/2008	08/11/2008	S	Small Bank
184142	LAPEER CTY B&TC, LAPEER, MICHIGAN	03/17/2008	08/01/2008	S	Small Bank
983448	M&I MARSHALL & ILSLEY BK, MILWAUKEE, WISCONSIN	10/29/2007	08/14/2008	O	Large Bank
651149	STATE BK, SPENCER, IOWA	05/19/2008	08/18/2008	S	Small Bank
2693264	TOWN BK, HARTLAND, WISCONSIN	04/14/2008	08/22/2008	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK	* 18C * Branch	First State Bank, Conway, Arkansas, to merge with Marine Bank, Marathon, Florida, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	10/01/2008 Not applicable
SPRINGFIELD BANCSHARES, INC.	* 3A1	Springfield Bancshares, Inc., Springfield, Missouri, to become a bank holding company by acquiring 100 percent of Springfield First Community Bank, Springfield, Missouri (in organization).	Newspaper: Federal Register:	09/18/2008 09/22/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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2975269	BANK OF EVANSVILLE, EVANSVILLE, INDIANA	04/28/2008	08/08/2008	S	Small Bank
524757	FARMERS BK, PARSONS, TENNESSEE	05/05/2008	08/04/2008	S	Small Bank
3395293	TRIUMPH BK, MEMPHIS, TENNESSEE	06/02/2008	08/13/2008	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
DACOTAH BANK	* Branch	Dacotah Bank, Aberdeen, South Dakota, to establish a branch located on 1441 6th Street, Brookings, South Dakota.	Newspaper:	09/01/2008
			Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
356752	CITIZENS ST BK OF ONTONAGON, ONTONAGON, MICHIGAN	05/13/2008	08/26/2008	S	Small Bank
988658	FARMERS ST BK OF MADELIA, MADELIA, MINNESOTA	03/17/2008	08/13/2008	O	Small Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALFALFA COUNTY BANCSHARES, INC.	CIC	Notice submitted by the Barbara Dean Flaming Trust and Brenda Jean Flaming Salinas, trustee; the Brenda Jean Flaming Trust and Barbara Dean Flaming Waite, trustee; the Michael Todd Flaming Trust and Brenda Jean Flaming Salinas, trustee; and the Flaming Children 2008 Irrevocable Trust and Gerald R. Chelgren, trustee; all of Cherokee, Oklahoma, part of a group acting in concert, to acquire/retain control of Alfalfa County Bancshares, Inc., parent of ACB Bank, both in Cherokee, Oklahoma.	Newspaper: Federal Register:	Not available 08/18/2008
EVEREST BANCSHARES, INC.	* 3A3	Everest Bancshares, Inc, Everest, Kansas, to acquire 100 percent of the voting shares of Gower Bancshares, Inc., parent of Bank of Gower, both in Gower, Missouri.	Newspaper: Federal Register:	09/10/2008 09/22/2008
GN BANKSHARES, INC.	CIC	The Schifferdecker Limited Partnership, Girard, Kansas; Mark W. Schifferdecker, Girard, Kansas, in an individual capacity and as managing general partner; Susan B. Friesen, Omaha, Nebraska, Joy L. Shoop, Hiawatha, Kansas, in an individual capacity and as general partners; and John Schifferdecker, Girard, Kansas, all as part of the family group acting in concert, to acquire control of GN Bankshares, Inc., parent of The Girard National Bank, both in Girard, Kansas. In addition, the Neihart Limited Partnership, Kansas City, Missouri; and David Neihart, Prairie Village, Kansas, and Robert Neihart, Overland Park, Kansas, in an individual capacity and as general partners; to become part of the family group acting in concert to control GN Bankshares, Inc., parent of The Girard National Bank, Girard, Kansas.	Newspaper: Federal Register:	08/26/2008 09/12/2008
TEAM FINANCIAL, INC.	CIC	Notice submitted by O. Gene Bicknell, Englewood, Florida, as an individual and as part of the Bicknell Family Group; Martin C. Bicknell, Bucyrus, Kansas, as an individual and as part of the Bicknell Family Group; and Cherona L. Bicknell, Bucyrus, Kansas, as part of the Bicknell Family Group; to retain control of Team Financial, Inc., parent of TeamBank, N.A., both in Paola, Kansas.	Newspaper: Federal Register:	Not available 09/12/2008
WILBER CO.	CIC	Notice submitted by Steven J. Buchanan, Omaha, Nebraska, as a member of Wilber Co. Voting Trust, to retain control of Wilber Co., both of Wilber, Nebraska, parent of First State Bank, Lincoln, Nebraska.	Newspaper: Federal Register:	Not available 09/09/2008

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District: 10

Federal Reserve Bank of Kansas City

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524953	FIRST PRYORITY BK, PRYOR, OKLAHOMA	05/05/2008	08/11/2008	S	Small Bank
666657	GUARANTY B&TC, DENVER, COLORADO	03/10/2008	07/31/2008	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE WEST	* Branch	Bank of the West, El Paso, Texas, to establish a branch to be located at 425 Redd Road, El Paso, Texas 79912.	Newspaper: Federal Register:	Not available Not applicable
FVNB CORP.	CIC	Notice by Mr. Michael Scott Anderson, Dallas, Texas, to own an interest in FVNB Corp., Victoria, Texas, and indirectly acquire First Victoria National Bank, Victoria, Texas.	Newspaper: Federal Register:	Not available 09/02/2008
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch at 3707 Camp Bowie, Fort Worth, Texas 76107.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 30, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANK	CIC	Notice by Murray Pasternack, San Clemente, California, to increase his ownership up to 24.9 percent of Capital Bank, San Juan Capistrano, California.	Newspaper: Federal Register:	Not available 09/17/2008
CARPENTER FUND MANAGER GP, LLC	* 3A1 4c8	SCJ, Inc., CCF, Inc. (dba Carpenter & Company), Carpenter Fund Manager GP, LLC; Carpenter Fund Management, LLC; Carpenter Community Bancfund-A, L.P.; Carpenter Community Bancfund, L.P.; and Carpenter Community Bancfund CA, L.P., all of Irvine, California, to become bank holding companies by acquiring 24.3 percent of Mission Community Bancorp, and thereby its subsidiary, Mission Community Bank, both of San Luis Obispo, California. Additionally, SCJ, Inc., and CCFW, Inc., to engage in permissible nonbanking activities, pursuant to sections 225.28(b)(3), (b)(6), (b)(7) and (b)(9) of Regulation Y.	Newspaper: Federal Register:	09/11/2008 09/17/2008
CITY NATIONAL CORPORATION	CIC	Notice by Russell Goldsmith, individually, and as part of a family group, including the Bram & Elaine Goldsmith Family Trust, the Elaine Goldsmith Revocable Trust, the Bruce Leigh Goldsmith Revocable Trust, the Goldsmith Family Partnership, the Goldsmith Family Foundation, and other related family trusts, partnerships, and foundations, to retain control and to acquire additional shares of City National Corporation, and thereby indirectly its subsidiary, City National Bank, both of Beverly Hills, California.	Newspaper: Federal Register:	Not available 08/25/2008
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, to engage de novo in a joint venture with Mainsail Capital and Trinity Venture Partners, all of Jacksonville, Florida, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.25(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 09/12/2008

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