



FEDERAL RESERVE RELEASE

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

No. 53 Week ending December 31, 2022

## Board Actions

### Board Operations

Board Budget—2023 operating and capital budgets. \*

Approved: December 19, 2022

\*Addition

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## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *St. Louis*

First Bank, Creve Coeur, Missouri—to establish a branch at 3992 Douglas Boulevard, Roseville, California.  
Approved: December 29, 2022

### Change in Bank Control

#### *Atlanta*

Washington State Bancshares, Inc., Washington, Louisiana—Paul A. Durand, Jr., Youngsville, Louisiana; to acquire control of voting shares of Washington State Bancshares, Inc. (Bancshares), by becoming co-trustee of The Sue Soileau Trust (Trust); and Karen Sue Rowe, Sunset, Louisiana; to acquire control of voting shares of Bancshares by becoming co-trustee of the Washington State Bancshares, Inc. Employee Stock Ownership Plan (ESOP), the Trust and ESOP own Bancshares, and thereby indirectly own Washington State Bank, Washington, Louisiana.

Permitted: December 28, 2022

#### *Chicago*

Morning Sun Bank Corp., Morning Sun, Iowa—Elizabeth J.C. Brennan, West Des Moines, Iowa, to become the largest individual shareholder and to acquire voting shares of Morning Sun Bank Corp. and thereby indirectly acquire voting shares of Bank, Wapello, Iowa.

Permitted: December 29, 2022

#### *Dallas*

F & M Bancshares, Inc., De Leon, Texas—Scotty Dan Allen and Johnny Brad Allen, each of Stephenville, Texas, have applied to the Federal Reserve Board as a group acting in concert for permission to control 25 percent or more of F&M Bancshares, Inc. (the Company), which controls Farmers and Merchants Bank, De Leon, Texas. Scotty Dan Allen is also seeking clearance to acquire 25 percent or more of the shares and thereby control the Company.

Permitted: December 30, 2022

#### *Minneapolis*

River Falls Bancshares, Inc., River Falls, Wisconsin—Daniel Davison, Star Prairie, Wisconsin; Lauren Howard, Duluth, Minnesota; Patrick Davison, Boise, Idaho; Jacquelyn Sahnnow, River Falls, Wisconsin; and Steven Davison and Rhonda Davison, both of Alamo, Texas; to become the Davison Family Shareholder Group, a group acting in concert, to retain voting shares of River Falls Bancshares, Inc., and thereby indirectly retain voting shares of River Falls State Bank, River Falls, Wisconsin. \*

Permitted: December 22, 2022

\*Addition

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## **Change in Bank Control**

### ***San Francisco***

Capital Community Bancorporation, Inc., Provo, Utah—Anna Lou Patten Irrevocable Trust u.a.d. 12/28/12, Lindon, Utah; Michael Watson, as trustee and in individual capacity, Lindon, Utah; Matthew Mitton, as special trustee, Salt Lake City, Utah; Chad Patten, Lehi, Utah; and Kestin Wilkinson, Orem, Utah, to retain voting shares of Capital Community Bancorporation, Inc., and thereby indirectly retain voting shares of Capital Community Bank, Provo, Utah.

Permitted: December 30, 2022

## **Extensions of Time**

### ***Secretary***

Total Loss-Absorbing Capacity (TLAC) Rule—extension of time for Bank of America Corporation; Wells Fargo & Company; Citigroup Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Company; and Morgan Stanley to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements. \*

Granted: December 21, 2022

\*Addition

Total Loss-Absorbing Capacity (TLAC) Rule—extension of time for The Bank of New York Mellon Corporation and State Street Corporation to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements. \*

Granted: December 21, 2022

\*Addition

### ***St. Louis***

Arvest Bank, Fayetteville, Arkansas—extension to April 21, 2023, to establish a branch at 155 East 150th Place South, Glenpool, Oklahoma.

Granted: December 29, 2022

Simmons Bank, Pine Bluff, Arkansas—extension to March 31, 2023, to establish a branch at 1305 Robin Road, White Hall, Arkansas.

Granted: December 29, 2022

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 31, 2022**

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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: 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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending December 31, 2022**

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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: 2**

**Federal Reserve Bank of New York**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 31, 2022**

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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: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending December 31, 2022**

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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**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending December 31, 2022**

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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: 5**

**Federal Reserve Bank of Richmond**

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713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 December 31, 2022**

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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: 6**

**Federal Reserve Bank of Atlanta**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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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 December 31, 2022**

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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: 7**

**Federal Reserve Bank of Chicago**

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank
590248	TOWN & CNTRY BK, SPRINGFIELD, ILLINOIS	02/13/2022	09/27/2021	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending December 31, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LEGACY BANK & TRUST COMPANY	* Branch (Domestic)	Legacy Bank & Trust Company, Mountain Grove, Missouri, to establish a branch facility to be located at 17561 Dallas Parkway, Dallas, Texas	Newspaper: Federal Register:	01/09/2023 Not applicable
LEGACY BANK & TRUST COMPANY	* Branch (Domestic)	Legacy Bank & Trust Company, Mountain Grove, Missouri, to establish a branch facility to be located at 437 Coit Road, Plano, Texas.	Newspaper: Federal Register:	01/09/2023 Not applicable

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**District: 8**

**Federal Reserve Bank of St. Louis**

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 31, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
COULEE BANCSHARES, INC.	Change in Bank Control	The Gasterland Family GST Trust, La Crosse, Wisconsin; Dirk R. Gasterland, Chaska, Minnesota, individually and as trustee; Jennifer VandenBrink, Chanhassen, Minnesota; individually and as trustee; Lloyd Michael Gilbertson, Grand Rapids, Minnesota; Olaf Gilbertson, Jordan, Minnesota; Gretchen Gasterland-Gustafsson, Grace Gasterland, and a minor child, all of St. Paul, Minnesota; Natalie Gasterland, Chicago, Illinois; Emma Gasterland-Gustafsson, Brooklyn, New York; and Lilly Gasterland-Gustafsson, New York, New York, to join a group acting in concert to retain voting shares of Coulee Bancshares, Inc. and thereby indirectly retain voting shares of Coulee Bank, both of La Crosse, Wisconsin.	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 31, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period
VersaHoldings US Corp.	* 3A1 Listed DeNovo	<p>GBH Inc., Ontario, Canada, VersaBank, Ontario, Canada (VersaBank) and VersaHoldings US Corp., Wilmington, Delaware (VersaHoldings), a wholly owned subsidiary of VersaBank, hereby submit this application (the Application) to the Federal Reserve Bank of Minneapolis (FRBMN) and the Board of Governors of the Federal Reserve System (the Board and together with the FRBMN, the Federal Reserve), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended (the BHC Act) and Sections 225.11 and 225.15 of Regulation Y adopted thereunder, requesting the Federal Reserve's prior approval to acquire 100% of the voting common equity of Stearns Bank Holdingford National Association, a national bank with its main office in Holdingford, Minnesota (Stearns Bank Holdingford), from Stearns Financial Services, Inc. (SFI) (the Proposed Acquisition) and to thereby become bank holding companies (BHCs).</p> <p>GBH Inc., VersaBank and VersaHoldings hereby provide notice to the Federal Reserve of their intention under Sections 4(c)(8) and 4(j) of the BHC Act and Section 225.24(a)(1) of Regulation Y to engage de novo in non-banking activities permissible under Section 225.28(b)(1) and (2) of Regulation Y through retention of VersaBank and VersaHoldings' existing ownership of VersaFinance US Corp. (VersaFinance).</p>	Newspaper: 01/11/2023 Federal Register: Not available

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 31, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CATTLE CROSSING, INC.	Change in Bank Control	Roger D. Cattle, Lincoln, Nebraska and John T. Cattle, Overland Park, Kansas, as co-voting proxies of the John W. Cattle, Jr. Bank Stock Marital Trust, Seward, Nebraska (Bank Stock Marital Trust); to retain voting shares of Cattle Crossing, Inc., Seward, Nebraska, and thereby indirectly retain voting shares of Cattle Bank and Trust Company, Seward, Nebraska. In addition, the Bank Stock Marital Trust; to become a member of the Cattle Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 01/11/2023
HOPE BANCSHARES, INC.	Change in Bank Control	Dan K. Coup, to retain voting shares of Hope Bancshares, Inc., and thereby indirectly acquire control of the First National Bank of Hope, all of Hope, Kansas.	Newspaper: Federal Register:	Not available 01/23/2023

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**District: 10**

**Federal Reserve Bank of Kansas City**

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868956	FIRST NORTHERN BK OF WY, BUFFALO, WYOMING	01/23/2022	10/25/2021	S	Int Small Bank
530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 31, 2022

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Filer	Filing Type	Filing Proposal	End of Comment Period	
VISTA BANK	* 18C * Branch (Domestic)	Vista Bank, Dallas, Texas ("Applicant"), to merge with Charis Bank, Justin, Texas ("Target"), and establish branches at the existing locations of Target, with Applicant becoming the sole surviving entity.	Newspaper: Federal Register:	Not available Not applicable
WESTERN COMMERCE BANCSHARES OF CARLSBAD, INC.	* 3A5	Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, New Mexico, to acquire Western Bancshares of Clovis, Inc., Carlsbad, New Mexico, and indirectly acquire Western Bank of Clovis, Clovis, New Mexico.	Newspaper: Federal Register:	Not available Not available

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**District: 11**

**Federal Reserve Bank of Dallas**

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327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TEXAS	08/07/2022	03/14/2022	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TFXAS	08/14/2022	04/25/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending December 31, 2022**

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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: 12**

**Federal Reserve Bank of San Francisco**

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

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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act