

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, September 12, 2020

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
MHC Conversion? SLHC Formation	The Seneca Falls Savings Bank, MHC, Seneca Falls, NY, the mutual holding company that controls Generations Bank, Seneca Falls, NY, to complete a second step conversion, converting from the mutual to the stock form. Pursuant to the conversion, The Seneca Falls Savings Bank, MHC and Seneca-Cayuga Bancorp, Inc., Seneca Falls, NY, the existing federal mid-tier savings and loan holding company, will cease to exist and Generations Bank will become a wholly-owned subsidiary of Generations Bancorp NY, Inc., a newly formed Maryland corporation, which has applied to become a savings and loan holding company by acquiring a 100 percent of Generations Bank.	Newspaper: 10/16/2020 Fed. Reg. N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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The Community Reinvestment Act (CRA) 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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for

First

Quarter of 2021

<i>Institution</i>	<i>Location</i>
First Northern B&TC Orrstown Bank	Palmerton, PA

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VII - APPLICATIONS APPROVED

Univest Bank and Trust Co., Souderton, PA to establish a branch office at 4601 Carlisle Pike, Mechanicsburg, Cumberland County, Pennsylvania.

Approved: 9/10/2020