

NORTHWESTERN Banker Newsletter

Vol. 8 No. 6

Des Moines, Iowa

June 4, 1979

Regulators Raise Rate Ceilings

FEDERAL regulators have authorized some new deposit interest rate ceilings as a part of the strategy to aid the small volume saver. Action was taken last week by the Federal Reserve Board, the Federal Deposit Insurance Corporation and the Federal Home Loan Bank

four-year account would pay 8.10% interest at a thrift institution and 7.85% at a commercial bank.

Minimum deposit amounts now required for savings certificates are to be eliminated, except for the \$10,000 money market certificates.

New early withdrawal penalties for all types of deposits will be three months loss of interest for one year or less, and six months loss of interest for maturities of over one year.

In a separate action, the Federal Home Loan Bank Board voted to allow federally-chartered savings and loan associations nationwide to begin issuing so-called variable rate mortgages. Instead of a fixed rate, the rates can rise up to 2.5 percentage points over the life of the mortgage as market conditions change.

Comptroller Appoints Two Regional Administrators

Rufus O. Burns and Thomas W. Taylor have been appointed regional administrators of national banks for Region Seven (Chicago) and Region Two (New York) respectively. The appointments were made by Comptroller of the Currency John G. Heimann. Mr. Burns assumes his duties June 1 and Mr. Taylor takes over his New York duties June 18.

Mr. Burns has been with the

Comptroller's office since 1964, serving most recently as director of the domestic operations division in Washington. Mr. Taylor has been in the Comptroller's office since 1962. He is serving currently as associate deputy comptroller.

In addition, Clifton A. Poole Jr., regional administrator of Region Eight (Memphis), transferred June 1 to Dallas in the same capacity for Region Eleven.

Region Ten regional administrator, John R. Burt, will return to those duties in Kansas City July 2 after serving since late last year as acting regional administrator in New York for Region Two.

Banks of Iowa to Host 4-State Automation Meet

Banks of Iowa Computer Services, Inc., Cedar Rapids, Ia., will host its BICS Automation Symposium '79 on June 10-11 at the Five Seasons Hotel in Cedar Rapids. The symposium is designed for senior bank executives and managers, emphasizing automated banking tools, technology and management practices. A "hands-on" 10,000 square foot exhibit area will display the latest bank automation products and equipment.

Banks from Iowa, Nebraska, South Dakota and Minnesota have been invited to attend the sympos-

AUTOMATION MEET . . .
[Turn to page 4, please.]



Board. Changes will be effective July 1.

The regulators' actions will allow the interest rate on passbook savings to rise at thrift institutions from 5.25% to 5.5%. Banks will be allowed to pay 5.25%, up from the current 5%. The higher rate will not be allowed on NOW accounts, which are interest-bearing checking accounts in New York and New England.

Financial institutions will be permitted to offer savings accounts with minimum four-year maturities with interest tied to, but below, the average four-year yield on the U.S. Treasury securities.

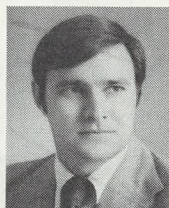
Under the new system, current Treasury yield would indicate that a

Call our Bond Department

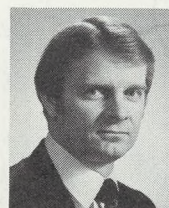
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accurate information



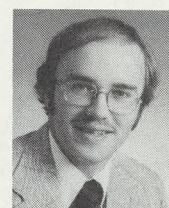
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Iowa News

BETTENDORF: Approval has been given by the state banking board to Northwest Bank & Trust Co., Davenport, to open an office at 2522 Middle Road here.

BRIDGEWATER: Union State bank has received consent from the FDIC to change the location of its main office to 214 S. First St. in Greenfield and to establish a facility at the site of the present main office in Bridgewater.

CEDAR FALLS: Northwest Bancorporation recently announced

Don Carmody: BANKERS' BANKER

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completion of the acquisition of the First National Bank here. It becomes Banco's 85th bank and its tenth bank located in Iowa. Richard H. Vaughan, Banco president, said the acquisition is Banco's first in the growing Cedar Falls-Waterloo market. First National had deposits of \$39.7 million at the end of the first quarter of 1979. H. C. Messerer, president, and Dean R. Beneke, executive vice president of the Cedar Falls bank, jointly stated the association with Banco will enable First National to offer a broader range of financial services to its customers.

CHARITON: National Bank & Trust Co. here has received consent from the regional administrator of national banks to open a facility on North Main Street.

CLARKSVILLE: Three promotions have been announced by the Iowa State Bank here: Stanley Lubben, from assistant cashier to assistant vice president; Nancy Ringleb to assistant cashier, and Wava Maifield to assistant cashier at the Kesley office.

GARNER: The Hancock County National Bank has increased its capital from \$175,000 to \$350,000 by a stock dividend. Surplus has been increased from \$500,000 to \$700,000.

GOOSE LAKE: Owners of the Goose Lake Savings Bank are

awaiting a decision from the state banking board on their application to move the charter into Clinton and retain an office here, as well as the existing office in Charlotte. A four-hour hearing was held May 16. An earlier application for the move was denied February 1, 1974.

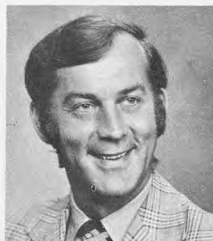
KIRON: A hearing is scheduled June 13 in the state superintendent of banking office on the application of Kiron State Bank to relocate its charter in Odebolt and retain an office in Kiron. The application was filed November 30.

MT. AYR: Curtis Gressman has joined the Security State Bank here as assistant vice president. He was formerly associated with the Pawnee County Bank in Pawnee City, Neb.

MT. PLEASANT: The application by Hawkeye Bancorporation of Des Moines to acquire Mount Pleasant Bank and Trust Co. has been denied by the Federal Reserve Board in a unanimous decision. The Fed said it would allow the multi-bank holding company to increase its share of deposits in Henry County and the northwest portion of Lee County from its present 13% of the market to more than 40%. Hawkeye Bancorporation presently owns Hawkeye Bank and Trust Co. of Burlington, which has \$12.9 million in

IOWA NEWS . . .

[Turn to page 4, please.]



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Vice President

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NEW ISSUE

MOODY'S: "Aa"
S & P: "AA"

\$525,000
BELOIT, WISCONSIN
General Obligation Promissory Notes, Series 1979

Dated: June 1, 1979

Denomination: \$5,000

Both principal and semiannual interest (June 1 and December 1, first coupon due December 1, 1979) payable at a bank to be designated in Milwaukee, Chicago, or Beloit.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES.

MATURITIES

	<u>6.40%</u>			<u>5.40%</u>	
\$125,000	June 1, 1980	5.25	\$ 50,000	June 1, 1984	5.30
50,000	June 1, 1981	5.25	50,000	June 1, 1985	5.35
	<u>6.00%</u>		50,000	June 1, 1986	5.35
50,000	June 1, 1982	5.25	50,000	June 1, 1987	5.40
	<u>5.40%</u>		50,000	June 1, 1988	5.40
50,000	June 1, 1983	5.30			

LEGALITY TO BE APPROVED BY BERGE AND PITT, ATTORNEYS, CHICAGO, ILLINOIS

Beloit is located on the banks of the Rock River in a good agricultural area about 100 miles northwest of Chicago and 75 miles southwest of Milwaukee. Beloit is known for its well developed heavy and light industry. Two of the largest taxpayers and employers are Beloit Corporation (paper making machines, 2,600 employees); and Fairbanks-Morse Power Systems, Division of Colt Industries (engines, 1,580 employees). Other major employers include Freeman Shoe Corp. (shoes, 900 employees); Outboard Marine Corp. (distribution center, 400 employees); Litton Industries (compressors, 350 employees); and Frito-Lay/Pepsico (snack foods, 350 employees). There are four banks in Beloit with total deposits in excess of \$200,000,000. Beloit College, with an enrollment of 1,600 is located there. The City is served by two railroads, one Interstate Highway, one U.S. Highway, and one State Route.

In the opinion of counsel, these bonds are legal and binding general obligations of Beloit, Wisconsin, and all taxable property located therein is subject to the levy of sufficient taxes to pay the principal of and interest on the bonds without limit as to rate or amount.

FINANCIAL STATEMENT

Equalized valuation, 1978	\$439,771,430
Direct debt, including this issue	11,603,372
Total direct, overlapping and underlying debt	19,261,764
Population, 1979 estimate: 34,772	
	Direct debt per capita: \$333.70
	Total debt per capita: 553.95

Under Wisconsin Statutes, a City always receives 100% of the taxes levied for it, as the County assumes all delinquencies.

We own and offer subject to prior sale and change in price and subject to our attorney's approving opinion:

The information contained in this circular is not guaranteed, but is derived from sources we deem reliable and is that on which our purchase of these bonds was based. Offered subject to prior sale and change in price.

4 IOWA NEWS . . .

[Continued from page 2]

deposits. Mount Pleasant B&T holds \$30 million in deposits.

LONE TREE: J. E. Ashton, chairman of the Farmers and Merchants Savings Bank, died May 31 at the age of 91. He broke a hip May 11 and died from complications following that injury. Mr. Ashton was one of the oldest active bankers in the state. He joined Farmers and Merchants in 1912 and had served as cashier, later as vice president and then as president from 1955 to 1968 before being named chairman. He was at the bank each weekday morning until the day of his injury.

PARKERSBURG: The state banking board has approved an intown office for Parkersburg State Bank, to be located at 807 Lincoln.

SCHLESWIG: Norman Rossow has joined the Farmers State Bank here. He formerly served as vice president at the First State Bank in Ida Grove.

WAUKON: Paul Dunlap, president of Hawkeye Bancorporation of Des Moines, announced May 29 an agreement has been reached for purchase of Waukon State Bank. It is subject to Federal Reserve Board approval. Waukon State has assets of more than \$30 million. It would be Hawkeye's first acquisition in northeast Iowa. The multi-bank holding company currently has 20 member banks with 51 locations and \$800 million in assets, Mr. Dunlap said.

Nebraska News

BRIDGEPORT: Garland F. Lind-

berg, 70, vice president of the Bridgeport State Bank, died last month in a local hospital. He was a retired rancher.

CHADRON: Jean Hoefer has joined the First National Bank here as loan officer. Mr. Hoefer was formerly a vice president at the Northwestern State Bank in Hay Springs.

LOUP CITY: Melvin D. Severson has joined the Sherman County Bank here as an assistant vice president and loan officer.

OAKDALE: First State Bank here has filed an application with the state department of banking to change the location of its charter to Neligh, six miles northwest of Oakdale. One of the bank's stockholders, Roland Reynolds of St. Paul, said the proposal was a defensive move against another bank charter in Antelope County. A June 26 hearing date has been set for that application. An application for a state bank charter was filed in March for the proposed Antelope County State Bank in Neligh by Jim Hamill, vice president of the McCook National Bank, and Don Hamill, a Beatrice businessman. A hearing on that application was held May 14, although a decision has not been reached. The \$24 million deposit National Bank of Neligh is the only bank in the town of 1,747.

OMAHA: Dakota County Bank & Trust Company here has received consent from the state director of banking and finance to issue and sell its capital notes.

OMAHA: Graveside services for

Milton F. Barlow, 74, were held here recently. Mr. Barlow, an Omaha native, started his banking career in 1926 with the U.S. National Bank. He left Omaha in 1948 and at the time of his death resided in Mission Hills, Kan., and was chairman of the Johnson County National Bank and Trust and the Kansas National Bank and Trust.

PENDER: Nina Ruge has retired as assistant cashier of the Pender State Bank after 35 years of service. She joined the bank in 1944 as a teller and bookkeeper.

Minnesota News

ST. PAUL: Gov. Albert Quie has signed into law a bill which gives holders of bank credit cards in Minnesota an option of paying a \$15 annual fee and 12% interest, or 18% interest without a fee.

AITKIN: Daniel R. Leonard has been promoted to assistant cashier at the Security State Bank of Aitkin.

BLOOMINGTON: Mary A. Wavinak has been named commercial real estate loan officer at the Northwestern National Bank Southwest here.

MINNEAPOLIS: William B. Flaherty Sr., president of Flaherty Equipment Corp., and Thomas K. Wanous, president of Skarnes, Inc.,



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AUTOMATION MEET . . .

[Continued from page 1]

ium. The registration fee is \$80 per person, \$25 for spouses.

Dr. Paul Nadler opens the meeting Sunday evening, June 10, with his "Outlook for the Economy" talk, following dinner. The Monday all-day session will cover these topics:

- What You Need to Know About Deposit Systems.

- What You Need to Know About the Automation of Your Loan Portfolio(s).

- What You Need to Know About Accrual Accounting.

- What You Need to Know About Central File.

- What You Need to Know About Benefit Flow Pricing.

- The Future of the Financial Services Industry and You.

In addition to speakers from Merchants National Bank, the principal bank in Banks of Iowa holding company) BICS, and several other Iowa banks, speakers will represent NCR, University Computing Corporation of Dallas, a CPA firm, Chase Manhattan Bank of New York, and Banking Systems Inc. of Dallas.

Joe Phernetton, president of BICS, and his staff will be hosts. BICS is located at 222 Second Avenue, S.E., MNB Bldg., Cedar Rapids, 52401, phone (319) 399-3600.

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FIRST NATIONAL LINCOLN

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have been elected to the board of the Fourth Northwestern National Bank of Minneapolis.

SACRED HEART: LaVaun Zimmer has resigned as assistant cashier of the Farmers and Merchants State Bank here after 18 years of service.

TRACY: W. David Abernethy was recently promoted from vice president to senior vice president of the Northwestern State Bank of Tracy. He has been with the bank for 33 years.

WAYZATA: David F. Berg has been promoted from assistant vice president to assistant vice president and cashier at the First National Bank of Wayzata.

Illinois News

CHICAGO: Rep. Henry J. Hyde (R-Ill.), who will be speaking at the luncheon at the 88th annual Illinois Bankers Association Convention, has recently been added to the program replacing Rep. Henry Reuss (D-Wis.). "Banking Strategies for the 80's," the theme for the 1979 IBA Convention, encompasses the many topics which will be discussed during the three-day annual meeting which will be held at the Chicago Marriott Hotel, June 6-8.

EAST MOLINE: The State Bank of East Moline has received consent from the FDIC to establish a bank facility at 22nd Avenue and 48th Street in Moline.

ROCK ISLAND: George J. Trauten, 71, chairman of the First

National Bank of Rock Island, died last month in a local hospital. Mr. Trauten started his banking career in 1926 in Aurora and was appointed a bank examiner for the FDIC in 1933. He was named president of the First National Bank of Rock Island in 1965.

Colorado News

BOULDER: Gary L. Lewien has been named vice president of marketing for the Boulder National Bank.

DENVER: An application by Colorado Bank-Tech Center here for Federal deposit insurance has been approved by the FDIC. Total capital accounts are \$1.5 million.

DENVER: James F. O'Meara will become the new vice president and assistant manager at the Denver branch of the Federal Reserve Bank of Kansas City. He replaces William S. Brown who resigned effective July 6. Gayle J. Zonnefeld was promoted to operations officer. Both changes are effective July 9.

GLENWOOD SPRINGS: An application by Valley Bank and Trust here for Federal deposit insurance has been approved by the FDIC. Total capital accounts are \$650,000.

GREELEY: Harold G. Evans has been elected to the board of the First National Bank of Greeley. A civil engineer, Mr. Evans is manager of corporate services for Hensel Phelps Construction Co.

Montana News

BELGRADE: The Montana Bank

of Belgrade has received consent from the FDIC to change the location of its main office from 11 East Main St. to 100 North Broadway here.

HELENA: Glen A. Gray has retired as vice president and real estate lending officer at the First National Bank & Trust Company of Helena. He joined the bank in 1955.

WORDEN: The Federal Reserve Board recently issued a final certification that Hansen-Lawrence Agency, Inc. here, a bank holding company, has disposed of all its non-bank property.

North Dakota News

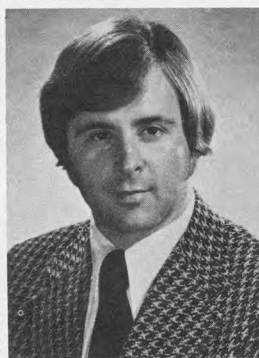
BISMARCK: The board of the Dakota Northwestern Bank has approved a \$750,000 expansion to the auto bank facility at Fifth Street and Rosser Avenue. Completion of the expansion is scheduled for December.

MINOT: Kenneth Hintz has joined the First Bank of North Dakota-Minot as a real estate loan officer. Warren Hintz has been promoted to vice president in the commercial loan division.

Wyoming News

CHEYENNE: James F. Casey was recently promoted to vice president and manager of the customer services department at the American National Bank. Betty Oyler was named comptroller. Kevin Keller has joined the bank as auditor.

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Jerry Trudo
Asst. Vice President

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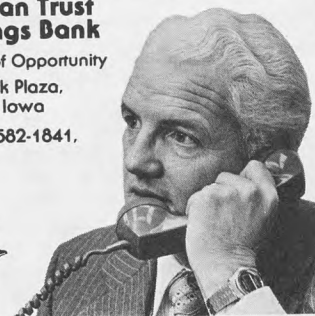
Leo Kane, Correspondent Banker

American Trust & Savings Bank

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6 HANNA: Construction has begun on a new bank facility for the First Wyoming Bank-Hanna. Occupancy is slated for this August.

JACKSON: A regional conference of the National Association of Bank Women is scheduled for June 24-27 at the Jackson Lake Lodge. Attending will be women from seven Rocky Mountain and Western states. The theme of the program is "Banking by Objectives" and discussion topics will include fraud, municipal bonds, personnel, motivation, negotiation and financial counseling.

THERMOPOLIS: Construction has begun on the new building for the First State Bank here. Completion is scheduled for October.

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23M Nebraska Bank without insurance agency needs experienced self starter to form agency. Will pay for performance file. Write file FBJ, c/o Northwestern Banker. (PA)
Aggressive \$20 million Northwestern Illinois bank seeks #2 officer with experience in operations. Salary open. write file FBL, c/o Northwestern Banker. (PA)
2nd person in \$20 million, fast growing, high earning, Eastern Iowa Bank. Needs to be experienced in: Real Estate, operations, strong commercial and familiar with compliance and examinations; degree required. Please send resume, with salary history. Write file FBM, c/o Northwestern Banker. (PA)
Second person, heavy in operations and lending, for \$10 million bank. Salary negotiable. Send resume to file FBO, c/o Northwestern Banker. (PA)

POSITION WANTED

Ag loan officer with Commercial and Correspondent Bank experience desires mid-west or western state location. Write file FBH, c/o Northwestern Banker. (PW)
Agent experienced in all lines seeks opportunity to head bank connected or independent insurance agency. Write file FBN, c/o Northwestern Banker. (PW)
Aggressive individual seeks CEO position or second person position with future. Strong lending and operations background. Iowa only. Write file FBP, c/o Northwestern Banker. (PW)

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12 NCR 152-70 Teller Machines; 4 Burroughs TR-102 Electronic Teller Machines; 2 Burroughs Check Writers; 3 Burroughs T-100 Desk Top Check Encoders; 2 NCR 490 Desk Top Encoders. Call (512) 837-6783. (FS)

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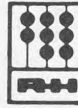
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LENDING—Bank wants a generalists. Successful applicant will be groomed for #2 spot. Salary in Mid Teens.
OPERATIONS OFFICER—Must have supv exp in a bank. Want a go-getter with aggressive ideas. Salary \$20,000.
AGRI LENDER—Need 3 yrs ag lending exp. Must have ability to generate new business. 100MM + bank in northern Ia. Salary in Mid Teens.
PRESIDENT—Must have strong operations mgmt exp with dynamic personality. Small town in NE Neb. Salary 30K plus benefits.

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CONTROLLER — Major bank located in metro area. Prefer CPA with several years bank experience..... \$ OPEN
TRUST OFFICER — Positions available in So. Dakota, Nebraska, Iowa, and Kansas for personal trust officers.
SECOND OFFICER — Rural eastern Missouri Bank. Requires operations and ag lending background \$18,000
ASS'T OPERATIONS OFFICER — 70MM bank in medium size community. Supervise 40 including tellers, new accounts, customer service, etc. \$18,000
ASS'T TRUST OFFICER — Prefer good typist and 3-5 years experience as assistant trust officer. \$12,000
V.P. INSTALMENT LOANS — Small suburban bank. Supervise instalment loans and help with commercial analysis. Experience helpful \$18-20,000
INSTALMENT LOAN HEAD — 20MM department in Kansas bank over 100MM. Experience must include direct, indirect, and administration. \$25-30,000

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