

# NORTHWESTERN Banker Newsletter

Vol. 10 No. 47

Des Moines, Iowa

March 15, 1982

## SEC Approves Two MMF's for Banks

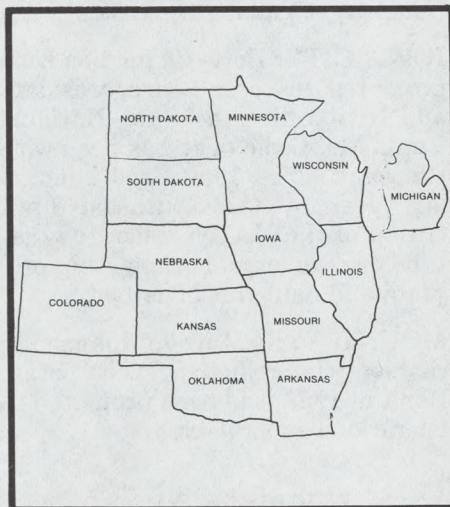
**A**PPROVAL of the American Money Market Fund offered by MABSCO Financial Services, Inc., was given March 4 by the Securities Exchange Commission, which declared its registration effective that date. The SEC action cleared the way for MABSCO's 6,700 member banks in 13 midwestern states to offer a comprehensive cash management service named the Financial Management Account.

The AMMF will be operated and managed by the Fidelity Financial Services Group of Boston, as reported in earlier issues. Commencing immediately, the program will be operated on a pilot basis by 12 Oklahoma banks. It is expected that Financial Management Accounts will be available at participating banks throughout the 13-state region by mid-April.

On the same date, March 4, the SEC also declared effective the registration of MasterCard International's Money Manager Fund. Russell E. Hogg, president and chief executive officer of MasterCard, said "a pilot test of the MMA will be introduced by a cross-section of American banking institutions — ranging from small-sized banks to money center institutions — within a few

weeks. By the end of April, we expect the service will be available to all of MasterCard's 12,500 member financial institutions." MasterCard's MMA also will be operated and managed by Fidelity Financial Services Group of Boston.

MABSCO originally planned to start its pilot project in Oklahoma in January and have its AMMF operational in all 13 states in February,



but SEC delay in the registration held up the program.

As reported in detail earlier, the Financial Management Account will

combine the bank customer's traditional NOW account or demand deposit account with access to the American Money Market Fund. Participating banks will have the option of adding to the basic account a discount brokerage service, a line of credit, a debit card, and various other bank-sponsored investment products like All-Savers Certificates, CDs, and money market certificates.

Edward C. Johnson 3rd, chairman of Fidelity Financial Services Group, said "Banks offering this new product will regularly sweep NOW or demand deposit account balances above a predetermined 'target balance' into the money market fund, which will offer competitive money market yields. When accounts fall below predetermined balances, money will be automatically swept from the fund back into the bank account."

Richard Gandrud, chairman of MABSCO, and president of Pope County State Bank in Glenwood, Minn., stated that "banks offering the discount brokerage option through Fidelity Brokerage Services, Inc. will provide a service which offers brokerage fees substantially lower than those charged by full-service brokerage houses."

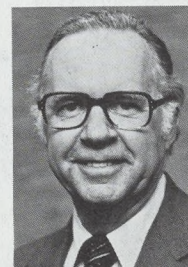
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state banker associations, on behalf of their 6,700 member banks, in the states of Arkansas, Colorado, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota and Wisconsin.

The addition of the MABSCO and MasterCard funds brings to three the number of bank sponsored money market funds. The MABSCO plan was discussed in detail in the January NORTHWESTERN BANKER and the Automatic Asset Reserve Management fund offered to 11,250 independent banks nationwide by Independent Bancservices Exchange (INDEX) of Minneapolis was detailed in the February issue. □

## Iowa News

**AMES:** The First National Bank has filed with the Comptroller of the Currency to establish a new CBCT branch at 538 South Duff.

**ANKENY:** James O. Burright has been elected as assistant vice president of Ankeny State Bank. Mr. Burright, who had been employed by C.I.T. Financial for the past 26 years as district sales manager, will serve as manager of the First Street Office at West First & Sharmin.

**DUBUQUE:** At Dubuque Bank and Trust Company, James A. Schmid, president of Crescent Electric Supply Company, was named chairman of the board, succeeding William C. Brown, who retired recently. At the

same time, Lynn S. Fuller, previously executive vice president and chief executive officer, was appointed president and chief executive officer. He also serves on the board. Also at the bank, Mabel Hartmann was promoted to vice president and controller.

**HAMBURG:** Dan Boatman, president of the Iowa State Bank, recently announced the appointment of Dale Schnitker to assistant vice president. Mr. Schnitker was previously with the Keith County Bank & Trust Company, Ogallala, Nebraska.

**IOWA CITY:** Betty Lepic has been promoted to second vice president and trust officer at First National Bank. Ms. Lepic, who has been with the bank since 1959, was honored last year by the Southeast Iowa Group of the NABW when they established an annual scholarship program and named it after her.

**MOUNT AYR:** Marilyn Johnson, a cashier who joined Security State Bank in 1959, has been promoted to operations supervisor.

## Nebraska News

**ALBION:** Doug Haave was promoted from loan officer to assistant vice president of Albion National Bank, announced Gary L. Kruse, executive vice president.

**GRAND ISLAND:** Mary Combs was recently named vice president in

charge of marketing and operations and Karen Niedfelt was promoted to assistant vice president of operations and data reporting for Overland National Bank. Ms. Combs joined the bank in 1979 and Ms. Niedfelt in 1959.

**HASTINGS:** Michael B. Jacobson has been promoted to vice president and agricultural representative at City National Bank and Trust Co.

**OMAHA:** The United States National Bank of Omaha has announced the appointment of John R. Miller, vice president, to manager of the commercial banking division. Mr. Miller joined the bank in 1980 as second vice president following six years with Northwestern National Bank of Omaha.

**VERDIGRE:** E. James Haggart has been elected president of the Bank of Verdigre, effective March 15. He has been with City National Bank & Trust Co. of Hastings since 1967, most recently as assistant vice president and ag rep. He will succeed C.J. Marshall as president of the Bank of Verdigre. Mr. Marshall recently sold the bank to Bob Johnson and Roger Olson of Holdrege and has moved to Sanabel, Fla.

## Minnesota News

Approval was recently announced by Michael J. Pint, Commissioner of Banks, for the merger of the Caledonia State Bank and the Americana State Bank of Hokah, both in Houston County. The consolidated bank, to be known as "Minnesota State Bank of Caledonia," will be headquartered in Caledonia, operating the Hokah location as a full service branch, and will be controlled by Houston County Agency, Inc., a one bank holding company. Caledonia State Bank President Neil Morey will serve as the new bank's chief executive officer.

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\$125,000	<b>GLENWOOD, IOWA</b> Sewer Revenue Pledge Orders (HFA-EPA-DEQ Take Out) Interest: 6-1 and 12-1	12-1-83	9%	16.67
\$ 50,000	<b>HIAWATHA, IOWA</b> Water Revenue Pledge Orders Interest: 6-1 and 12-1	6-1-83	9%	16.67
\$300,000	<b>IOWA FALLS, IOWA</b> Hospital Pledge Orders (G. O. Supported) Interest: 6-1 and 12-1	12-1-82	8¾ %	16.20
\$ 50,000	<b>ROLAND, IOWA</b> Electric Revenue Pledge Orders Interest: 6-1 and 12-1	12-1-82	9%	16.67
\$ 50,000	<b>SANBORN, IOWA</b> General Obligation Sewer Construction Warrants Interest: 6-1 and 12-1	12-1-82	8½ %	15.74

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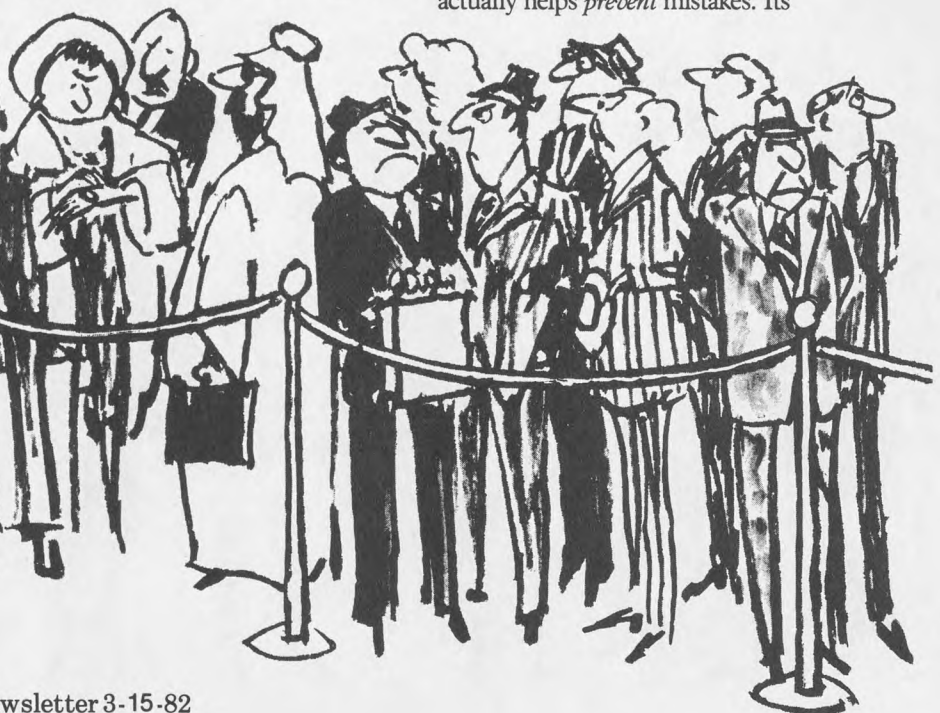
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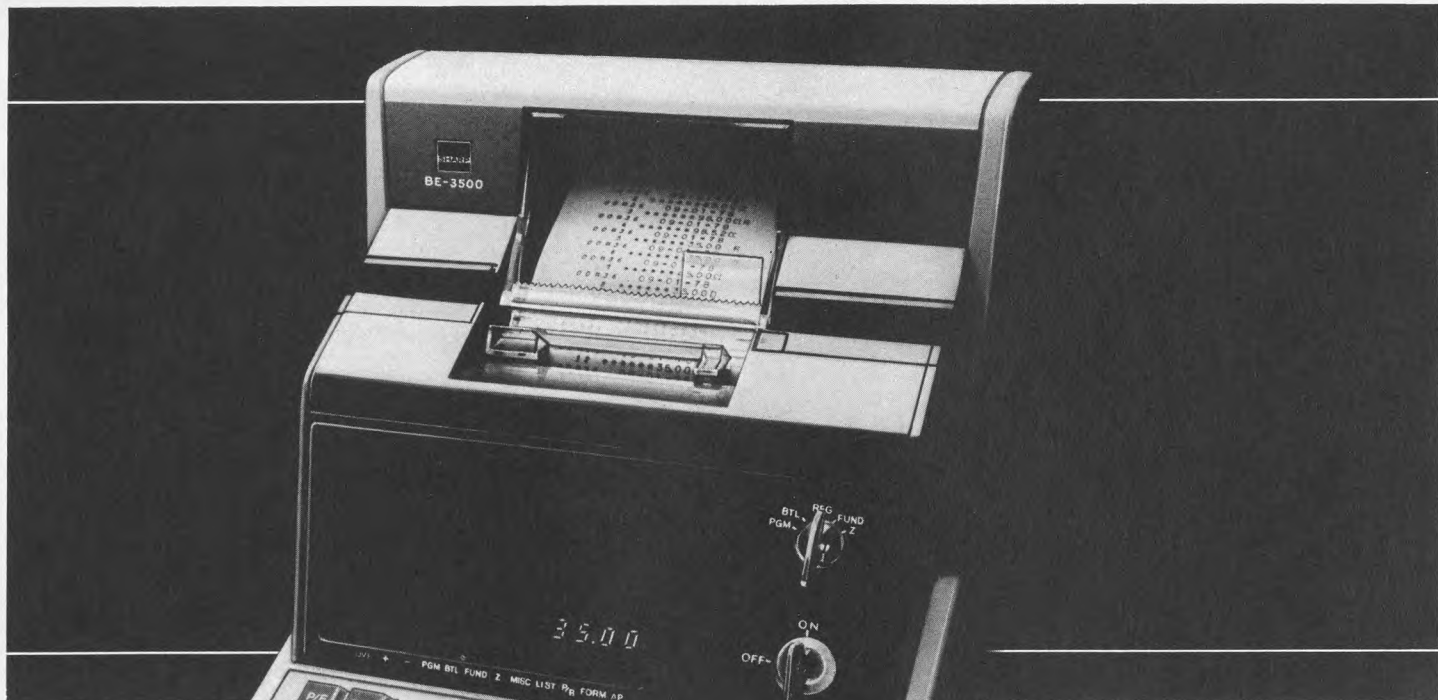
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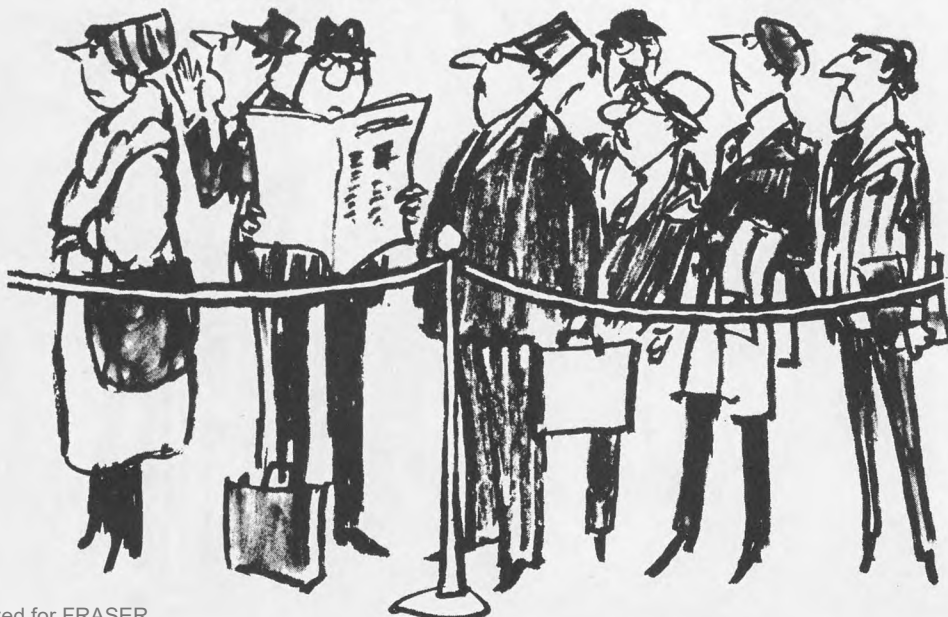
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**DARFUR:** Carl Englin, president for the past 12 years, and Mrs. Carl Englin, his secretary, have recently retired after 41 years with the State Bank of Darfur. Their retirement followed the sale of the bank to Westbrook State Bank, managed by Rolf and Fred Hage. Tim Peterson, assistant cashier at State Bank of LaSalle, has been hired to be the new manager of Darfur State Bank, and Irene Zimmerman, previously with Redwood County Farmers Mutual Insurance, will serve as manager of the Darfur Insurance Agency.

**EAGAN:** Mike Larkin, vice president, has been named president and a director of Mid America National Bank of Eagan. Mr. Larkin joined the bank in 1964, left in 1971 to serve as president of a Lakeville bank and returned in 1974 as vice president in charge of commercial lending.

**FERGUS FALLS:** Bruce G. Meyer has been named vice president and commercial loan officer for the First National Bank of Fergus Falls. Mr. Meyer has served as vice president since joining the bank in 1978.

**HASTINGS:** Curtis S. Von Bargaen has been appointed vice president and Francis V. Larson, vice president and cashier of Hastings First National Bank. Mr. Von Bargaen was previously with the White Rock State Bank and Mr. Larson has been with the bank since 1978.

**ROSEVILLE:** Penny Graves has been promoted to vice president and

cashier and David McElroy to assistant vice president, commercial lending, at North Star State Bank, according to A.E. Ritt, chairman and chief executive officer.

**WAYZATA:** Casey Rosen has been promoted to executive vice president and chief operating officer of Wayzata Bank & Trust. In addition to his operational duties, he will be training and overseeing the bank's new building at 900 East Wayzata Blvd.

### Illinois News

**MINONK:** Stephen O'Riley was recently named vice president at Minonk State Bank. Mr. O'Riley, who joined the bank's staff in 1973, served as assistant trust officer, representative and assistant vice president, prior to his promotion.

### North Dakota News

**BISMARCK:** Myron Pfeifle has been promoted to president and chief executive officer of the Bismarck State Bank. He succeeds James Moses, who will continue as chairman. Mr. Pfeifle started with the bank in 1978, serving most recently as executive vice president and chief executive officer.

**MINOT:** At First Western Bank, Curtis Zimbelman was promoted to vice president and comptroller, Richard K. Anderson to vice president and cashier and Joyce Pfau to customer relations officer.

### Montana News

**BILLINGS:** Gay L. Hovey was recently promoted to assistant vice president at Montana Bancsystem, Inc. She was previously marketing director.

**FORT BENTON:** First Bank-Fort Benton has announced the addition of Alan Williams as instalment loan officer. He has been serving in that position the past four and a half years at First Bank-Helena.

**RED LODGE:** At Montana Bank of Red Lodge, N.A., LeRoy Leavitt, senior vice president of Montana

Bancsystem, has been elected chairman; Richard Powell, executive vice president, was named president; Gary Kruger, vice president, and Robert L. DeVries, Roberts area rancher, was elected to the board. These staff changes followed the recent retirement of William G. Westrum, president and chairman.

### Wyoming News

**CHEYENNE:** P. James Decker, Jr. has been appointed vice president of agricultural loans at the First Wyoming Bank, N.A. Mr. Decker is also serving as president of the High Plains Agricultural Credit Corporation, a subsidiary of the bank.

**LARAMIE:** First Interstate Bank has announced the recent promotion of Gordon Jenkins to senior vice president and cashier. Mr. Jenkins joined the bank in 1975, serving most recently as vice president and cashier.



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