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**BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
Washington, D. C. 20551**

**Summary of Equity Security Transactions and Ownership of Directors,
Officers, and Principal Stockholders of Member State Banks
as Reported Pursuant to Section 16(a) of the
Securities Exchange Act of 1934**

EXPLANATORY NOTE

Information in this Summary has been drawn from reports on Form F-8, "Statement of Changes in Beneficial Ownership of Securities," filed with the Board of Governors of the Federal Reserve System. In the interest of simplification, the Summary omits reported data with respect to initial holdings (reported on Form F-7), purchases and sales aggregating less than 50 shares during the month for which the report is filed, stock splits, stock dividends, rights, and gifts. The underlying reports may be inspected at the Federal Deposit Insurance Corporation Building, 550 17th Street, N. W., Washington, D. C. Publication of this information is in no sense a representation that it is correct or complete.

On the following pages, the name of the bank is followed by the name of the person reporting and his relationship to the bank. Unless otherwise indicated, all transactions involve the bank's common stock. Any indirect interest (through holding companies, partnerships, trusts, family ownership, etc.) is shown below the direct interest. Symbols indicate the nature of the transactions, if other than a purchase or sale, and the nature of ownership, if other than direct (see "Guide to Symbols" below).

GUIDE TO SYMBOLS

Reference to these symbols is essential for a full and accurate interpretation of the data reported

RELATIONSHIP

- "O" - Officer
- "D" - Director or person performing similar functions
- "B" - Beneficial owner of more than 10 per cent of any registered equity security of the bank
- "V" - Voting trustee
- "T" - Trustee
- "M" - Member of advisory board or honorary director

CHARACTER OF TRANSACTION

- No symbol - Purchase or Sale
- "B" - Bequest or Inheritance
- "C" - Compensation
- "D" - Distribution
- "E" - Exchange or Conversion
- "F" - Exercise of rights
- "G" - Gift
- "S" - Stock dividend or stock split
- "X" - Exercise of option

NATURE OF OWNERSHIP

- No symbol - Securities are beneficially owned directly.
- "1" - Securities are directly held, but reporter disclaims any admission that he is the beneficial owner of the securities.
- "2" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the TOTAL transactions and holdings of the intermediary.
- "3" - Same as in "2," except that reporter disclaims any admission that he is the beneficial owner of the securities.
- "4" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the PROPORTIONATE interest of the reporter.
- "5" - Same as "4," except that reporter disclaims any admission that he is the beneficial owner of the securities.

MONTH-END OWNERSHIP

- "PR" - Holdings as previously reported.

TRANSACTIONS AND MONTH-END OWNERSHIP

Reports included in this summary were filed with the Board of Governors of the
Federal Reserve System during the period from

October 11, 1970 to November 10, 1970

IMPORTANT - See Guide to Symbols on preceding page.

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>AMERICAN BANK AND TRUST CO. (Lansing, Michigan)</u>						
John R. Pettibone	OD	10-15-70		50		300
<u>BANK OF DELAWARE (Wilmington)</u>						
James H. Dawson	OD	10- 5-70		90		500
<u>BEAVER TRUST COMPANY (Pennsylvania)</u>						
Fred C. Cook	D	10-29-70	2		729	-0- 3,069
<u>CHEMUNG CANAL TRUST COMPANY (Elmira, New York)</u>						
Robert E. Dalrymple	D	10-12-70		300		3,149
John M. McLeod	D	10-23-70		50		1,400
		10-23-70	3	75		375
		10-23-70	3	75		725
<u>CITIZENS COMMERCIAL & SAVINGS BANK (Flint, Michigan)</u>						
Donald E. Johnson	D	7-16-70		431		
		9-14-70		159		
		9-15-70		106		
		9-17-70		47		
			2			4,343 2,820

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BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
CITIZENS FIDELITY BANK AND TRUST COMPANY (Louisville, Kentucky)						
George E. Egger	D	9- 4-70	S	200		
		9-16-70		500		1,500
		9- 4-70	2S	67		
		9- 9-70	2	16		
		9-16-70	2	4		354
Joe L. Hamilton	O	8-11-70		104		
		9- 4-70	S	35		173
Henry V. Heuser	D	9- 4-70	S	130		649
		7-28-70	2	100		
		9- 4-70	2S	315		1,573
J. A. Paradis*	D					250
		6- 4-70	2	100		702
						200
*Amended Report						
COMMERCE UNION BANK (Nashville, Tennessee)						
Edward Nelson	O	8-31-70	2	5		8,000
		8-19-70	2		1	11
		8-19-70	2	116	115	-0- 116
Edward Potter, Jr.	O	8- 3-70		1,250		
		8-19-70		4,278		
		8-24-70		895	35	119,657
		8-10-70	2		202	-0-
		8-31-70	2	25		962
CORPUS CHRISTI BANK & TRUST (Texas)						
James T. Denton, Jr.	OD	9-18-70			50	14,899
Gordon P. Reid*	D	9-28-70			235	2,520
			2			500
			2			500
*Amended Report						

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<u>COUNTY BANK OF SANTA CRUZ (California)</u>						
Louis H. Haber	D	10-23-70	2	113		2,271 186
A. R. Morgan	OD	10-23-70		55		1,301
<u>DETROIT BANK & TRUST (Michigan)</u>						
Walker L. Cisler	D	9-28-70			63	530
<u>FIDELITY UNION TRUST COMPANY (Newark, New Jersey)</u>						
William M. Snyder	O	10- 5-70	X 2	171		2,196 93
Frank C. Surges	O	10- 5-70	X	95		1,245
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
Richard E. Wagner	D	9- 6-70		150		1,000
<u>FIRST TRUST & DEPOSIT COMPANY (Syracuse, New York)</u>						
Hugh Douglas Barclay	D	9-14-70	2	302		6,407
		9-15-70	2	100		
		9-16-70	2	900		
		9-21-70	2	250		32,764
		9-16-70	2	44		
		9-21-70	2	50		1,579
		9-16-70	2	61		1,299
		9-16-70	2	19		
		9-21-70	2	100		1,638
		9-16-70	2	56		419
		9-16-70	2	20		
		9-21-70	2	50		251

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<u>GENESEE MERCHANTS BANK & TRUST COMPANY (Flint, Michigan)</u>						
Philip Jackson Broun	D	10-22-70		4,156		4,686
<u>HOUSTON BANK & TRUST COMPANY (Texas)</u>						
Charles L. Bybee	O	9-18-70		200		4,100
<u>THE LORAIN COUNTY SAVINGS & TRUST COMPANY (Elyria, Ohio)</u>						
C. B. Smythe	D	9- 1-70 9-21-70 9- 1-70	S 2S 2	207 51 3 4		2,332 38
V. L. Walsh	OD	8-26-70 8-26-70	S	171 42		1,932
<u>THE LOUISVILLE TRUST COMPANY (Kentucky)</u>						
Kennett Hikes	D	10-12-70		225		7,025
<u>THE MERCHANTS BANK OF NEW YORK (New York City)</u>						
Spencer B. Witty	D	8-10-70			300	3,724 1,003
<u>THE NORTH FORK BANK & TRUST CO. (Mattituck, New York)</u>						
William Wickham	D	10-26-70		87		1,300
<u>THE OHIO CITIZENS TRUST CO. (Toledo)</u>						
Willis F. Day, III	D	10- 5-70 10-12-70		90 37		645 721

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<u>THE OHIO CITIZENS TRUST CO. (Cont'd)</u>						
Marvin H. Rorick, Jr.	O	10- 5-70 10-12-70 10-28-70	2		20 58 60	2,245 42
<u>SEARS BANK AND TRUST COMPANY (Chicago, Illinois)</u>						
Profit Sharing Plan	B	10-15-70 10-29-70		5 200		54,980
<u>SEATTLE TRUST AND SAVINGS BANK (Washington)</u>						
Leonard F. Eshom	OD	10-27-70 11- 4-70		130 70		240
Robert A. Sinex	O	11- 4-70		400		500
K. Winslow	D	10-27-70			130	6,308
<u>SECURITY BANK & TRUST (Southgate, Michigan)</u>						
Clarence R. Mead	OD	8-28-70 10-22-70 10-22-70	G G		100 600	120 7,340 600
<u>THE TEXAS BANK (Dallas)</u>						
Oscar C. Lindeman	O	10- 6-70		500		7,622
T. N. Overton, Sr.	O	9-11-70	D	226		35,849
Clyde Skeen	D	8-14-70 8-21-70 8-24-70		100 300 100		4,500
William E. Weatherford	D	8- 7-70 August 1970		1,060 500		2,873

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<u>THE TOLEDO TRUST COMPANY (Ohio)</u>						
Marvin S. Kobacker	D	10- 7-70	2	300		240 600
<u>TOMPKINS COUNTY TRUST COMPANY (Ithaca, New York)</u>						
James N. Rothschild	D	9- 8-70 12-20-67 12-20-67 12-20-67		220		880 60 240 240
<u>THE TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
John H. Bell	O	9- 3-70 9-24-70 9-27-70		7	10 121	209
Donald R. Brenner*	D	5-11-70 9-24-70 5-11-70 10- 6-70 9-24-70	2 2 2		2,800 68 5,000 633 50	200 -0- -0-
*Amended Report						
Hugh C. Clarke	D	9-22-70 9-23-70 9-25-70	2		100 100 100	952 10
Aaron A. Gorlin	D	9-24-70			200	438
James M. Keady	O	9-28-70 9- 3-70 9-28-70		7	88 272	200 -0-
George F. Kelp, Jr.	O	9-10-70 9-11-70 9-22-70 9-24-70			17 29 4 23	200

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<u>THE TRUST COMPANY OF NEW JERSEY (Cont'd)</u>						
Thomas E. Lynch	D	9- 9-70			400	
		9-28-70			1,417	-0-
Henry A. Scheyer*	D	9-24-70			292	200
		3-20-70	2	100		
		4- 8-70	2	100		
		9- 2-70	2	100	333	231
*Amended Report						
Wilshire Oil Company of Texas	B	10- 9-70		92,654		411,071
<u>UNION BANK & TRUST COMPANY (Montgomery, Alabama)</u>						
Robert F. Henry	D	10- 7-70	2	100		600 6
R. S. Hill, Jr.	TD	10- 7-70	2		1,047	1,500 1,287
<u>UNION COMMERCE BANK (Cleveland, Ohio)</u>						
Alfred L. Jones	OD	10- 1-70		100		
		10- 2-70			200	50
		10- 2-70	3		50	-0-
Max Muller	D	10- 2-70			100	50
Fred R. White, Jr.	D	10- 2-70			100	50
Union Commerce Corp.	B	10-22-70		1,360,000		1,360,000
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
James J. O'Leary	OT	10- 5-70			200	200