TO: Board of Governors
FROM: Division of Examinations

SUBJECT: Applications to Merge or to acquire Bank Shares Received during the Week Ended April 21, 1961.

APPLICATIONS TO MERGE PURSUANT TO SECTION 18(c) OF THE FEDERAL DEPOSIT INSURANCE ACT

Marine Midland Trust Company of Southern New York, Elmira, New York
First National Bank and Trust Company of Ithaca, Ithaca, New York
(Reconsideration)

APPLICATIONS TO ACQUIRE BANK SHARES PURSUANT TO SECTION 3(a) OF THE BANK HOLDING COMPANY ACT OF 1956

First Colorado Bankshares, Inc., Englewood, Colorado to acquire approximately 96 per cent of the stock of First National Bank, Englewood, Colorado and of Lakeside National Bank, Lakeside Center, Colorado and approximately 93 per cent of the stock of University Hills Bank, Denver, Colorado.

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