

REC'D IN RECORDS SECTION

NOV 13 1961

October 30, 1961

TO: Board of Governors  
FROM: Division of Examinations

SUBJECT: Applications to Merge or to  
Form or Expand a Bank Holding Company  
Received During the Week Ended  
October 27, 1961.

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

Springfield Safe Deposit and Trust Company,  
Springfield, Massachusetts  
Hadley Falls Trust Company, Holyoke, Massachusetts

Liberty Bank and Trust Company, Buffalo, New York  
Bank of Orchard Park, Orchard Park, New York

APPLICATIONS TO FORM A BANK HOLDING COMPANY PURSUANT TO SECTION 3(a)(1)  
OF THE BANK HOLDING COMPANY ACT OF 1956

NONE

APPLICATIONS TO EXPAND A BANK HOLDING COMPANY PURSUANT TO SECTION 3(a)(2)  
OF THE BANK HOLDING COMPANY ACT OF 1956

NONE

*Distributed 10/30/61 TO :*

*Board members*

*Madony*

*Sawyer*

*Solomon*

*Hadley*

*Secy's Office*

*files*

FOR FILE  
Lee Sawyer