ANNOUNCEMENT BY

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

Applications and Reports Received or Acted on 1970 - No. 46 During the Week Ended November 14, 1970.

District		Date
2	Current Report Filed Pursuant to Section 13 of the Securities Exchange Act Received Hempstead Bank, Hempstead, New York. (October 1970)	11-13-70
4	The Chardon Savings Bank Company, Chardon, Ohio. (November 1970)	11-10-70
4	The Union Commerce Bank, Cleveland, Ohio. (October 1970)	11-13-70
5	The Annapolis Banking and Trust Company, Annapolis, Maryland. (October 1970)	11-12-70
11	Houston Bank & Trust Company, Houston, Texas. (October 1970)	11-13-70
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To Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act Received

2 Manufacturers Hanover Trust Company, New York, New York. Branch in the Hunting Ridge Mall, northeast side of Old Post Road (Route 22), Bedford Village, Town of Bedford, Westchester County.

- 3 The Fidelity Bank, Rosemont, Pennsylvania. Branch on the southeast corner of 20th and John F. Kennedy Boulevard, Philadelphia.
- 12 Bank of Utah, Ogden, Utah. Branch in Plain City, Weber County.

Approved 4 *The Citizens Commercial Bank, Celina, Ohio. Branch at 115 Summit Street, Celina, Mercer County. 4 *The City Bank Company, Lorain, Ohio. Branch at or near the intersection of Pitts Boulevard and Route 20, North Ridgeville, Lorain County. 4 *The Ohio Citizens Trust Company, Toledo, Ohio. Branches at the following locations: At the southeast corner of Southwyck and Cheyenne Boulevards, Toledo, Lucas County; and At 5501 Monroe at Talmadge, Toledo, Lucas County. *The Sylvania Savings Bank Company, Sylvania, Ohio.

- 4 *The Sylvania Savings Bank Company, Sylvania, Ohio.

 Branch at the southwest corner of Southwyck Boulevard and Cheyenne Boulevard, Toledo, Lucas County.
- 5 *The Commercial Bank, Chester, South Carolina. Branch at 140 Saluda Street, Chester.
- 7 *Bank of Lenawee County, Adrian, Michigan.
 Branch at southwest corner of Sand Creek Highway
 and West U.S. 223, Adrian, Lenawee County.
- 9 *First Citizens Bank of Billings, Billings, Montana. Branch (drive-in facility) in Billings.

Withdrawn

Farmers and Merchants Bank of Rockford, Opportunity,
Washington. Branch near the intersection of Argonne
Street and Montgomery Avenue, Argonne Village, an
unincorporated area of Spokane County.

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To Establish an Overseas Branch of a Member Bank Pursuant to Section 25 of the Federal Reserve Act Received

Franklin National Bank, New York, New York.
Branch in London, England.

^{*} Application approved by Reserve Bank on behalf of the Board of Governors under delegated authority.

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Approved

Manufacturers Hanover Trust Company, New York, New York. Branch in Tokyo, Japan.

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To Organize, or Invest in, a Corporation Doing Foreign Banking and Other Foreign Financing Pursuant To Section 25 or 25(a) of the Federal Reserve Act

Received

First National City Bank, New York, New York, to organize a corporation under Section 25(a) of the Federal Reserve Act to be known as First National City Bank Interamerica, Miami, Florida.

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To Merge Pursuant to Section 18(c) of the Federal Deposit Insurance Act

Approved

- 2 Long Island Trust Company, Garden City, New York, for prior approval to merge Seaside Bank, Westhampton Beach, New York, under the charter and title of Long Island Trust Company.
- American Bank and Trust Company, Lansing, Michigan, for prior approval to consolidate with The National Bank of Eaton Rapids, Eaton Rapids, Michigan, under the charter and title of American Bank and Trust Company.

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To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

Received

Southern Bankshares, Inc., Richmond, Virginia, for prior approval to become a bank holding company through the acquisition of 100 per cent of the voting shares of the successor by merger to Williamsburg National Bank, Williamsburg; Applicant already owns 100 per cent of the voting shares of Southern Bank and Trust Company, Richmond, both in Virginia.

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Received (cont'd)

Consolidated Bankshares of Florida, Inc., Fort Lauderdale, Florida, for prior approval to become a bank holding company through the acquisition of 80 per cent or more of the voting shares of The First National Bank in Fort Lauderdale, Fort Lauderdale; Plantation First National Bank, Plantation: Guaranty First National Bank of Fort Lauderdale, Fort Lauderdale; Ocean First National Bank of Fort Lauderdale, Fort Lauderdale; and 100 per cent of the voting shares (less directors' qualifying shares) of Security First National Bank of Plantation, Plantation, a proposed new bank, all the banks are located in Florida.

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To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

Received

BancOhio Corporation, Columbus, Ohio, for prior approval to acquire 80 per cent or more of the voting shares of The Adams Bank, Millersburg, Ohio.

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Federal Reserve Bank of St. Louis

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