

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1977 No. 3)

Actions of the Board; Applications and Reports

Received During the Week Ending January 15, 1977

ACTIONS OF THE BOARD

National Survey of consumer awareness and use of credit, to be conducted by the Survey Research Center, Institute for Social Research, University of Michigan.

Clear Bancorp, Inc., Chicago, Illinois, extension of time to March 11, 1977, within which to acquire Clearing Bank, Chicago, Illinois. 1/

SYB Corporation, Oklahoma City, Oklahoma, extension of time to February 7, 1977, within which to consummate the acquisition of Stock Yards Bank, Oklahoma City, Oklahoma. 1/

Trinity Capital Corporation, Los Alamos, New Mexico, extension of time to March 14, 1977, within which to consummate the acquisition of Los Alamos National Bank, Los Alamos, New Mexico. 1/

Farmers Bank of Lincoln, Lincoln, Missouri, to make an investment in bank premises. 1/

Mercantile Bank of Farmington, Farmington, Missouri, to make an investment in bank premises. 1/

Peoples Bank and Trust Company, Van Wert, Ohio, to make an investment in bank premises. 1/

Valley State Bank, Yankton, South Dakota, extension of time within which to establish the detached drive-up facility. 1/

First Citizens Bank of Butte, Butte, Montana, extension of time within which to accomplish membership. 1/

First Bank, Delray Beach, Florida, Delray Beach, Florida, and First Bank West, Palm Beach County, Florida, proposed merger with First Bank and Trust, Boynton Beach, Florida, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Industrial Park Branch of First National Bank in Spokane, Spokane, Washington, proposed acquisition by Old National Bank of Washington, Spokane, Washington, report to the Comptroller of the Currency on competitive factors. 1/

Pan American Bank of Inverrary, Lauderhill, Florida, proposed acquisition by Pan American Bank of Broward County, National Association, Oakland Park, Florida, report to the Comptroller of the Currency on competitive factors. 1/

Subsidiaries of First Bancshares of Florida, Inc., Boca Raton, Florida, proposed merger with American National Bank and Trust Company of Fort Lauderdale, Fort Lauderdale, Florida, report to the Comptroller of the Currency on competitive factors. 1/

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1/ Application processed on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

To Establish a Domestic Branch Pursuant to Section  
9 of the Federal Reserve Act

Approved

Mercantile Bank of Farmington, Farmington, Missouri.  
Branch to be established at the Southwest corner of  
Highway 32 (Woodlawn Drive) and Second Street in  
Leadington, St. Francois County. 2/

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

Approved

The Commercial Bank, Delphos, Ohio, for approval to  
merge with The Farmers Bank of Elida, Ohio. 2/

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Thirty Day Notice of Intention to Establish an Additional  
Branch of a Member Bank in a Foreign Country

Approved

Citibank, N.A.: Branch - Two in Egypt, one each in  
Alexandria and Port Said.

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International Investments and Other Actions Pursuant  
to Sections 25 and 25(a) of the Federal Reserve Act  
and Sections 4(c)(9) and 4(c)(13) of the Bank Holding  
Company Act of 1956, as amended

Approved

Manufacturers Hanover International Finance Corporation:  
Investment - Additional in Arab Finance Corporation  
(International) S.A.L., Luxembourg.

2/ Application processed by the Reserve Bank on behalf of the Board of  
Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Continental International Finance Corporation: Investment - to acquire all the shares of Underwriters Overseas (Nominees) Ltd., Hong Kong.

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

Approved

FM Co., Milligan, Nebraska, for approval to acquire an additional 78 per cent of the voting shares of Farmers and Merchants Bank, Milligan, Nebraska. 2/

MINGO BANCSHARES, INC., Puxico, Missouri, for approval to acquire 92.2 per cent or more of the voting shares of Puxico State Bank, Puxico, Missouri. 2/

Denied

American National Bancshares, Inc., Midwest City, Oklahoma, for approval to acquire 80 per cent or more of the voting shares of American National Bank of Midwest City, Midwest City, Oklahoma.

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

Suspended

TIC, Inc., Kansas City, Kansas, for approval to acquire an additional 52.82 per cent of the voting shares of Tower State Bank, Kansas City, Kansas.

Approved

Exchange Bancorporation, Inc., Tampa, Florida, for approval to acquire 80 per cent or more of the voting shares of Southeast Bank of Gulf Gate, Sarasota, Florida.

2/ Application processed by the Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

Exchange Bancorporation, Inc., Tampa, Florida, for approval to acquire 80 per cent or more of the voting shares of Southeast National Bank of Manatee, Manatee County (P.O. Bradenton), Florida.

Southeast Banking Corporation, Miami, Florida, for approval to acquire 80 per cent or more of the voting shares of The Exchange Bank of Westshore, Tampa, Florida.

Southeast Banking Corporation and Southeast Acquisition Company, both in Miami, Florida, for approval to acquire 80 per cent or more of the voting shares of The Exchange Bank of North Winter Haven, Winter Haven, Florida.

Indiana National Corporation, Indianapolis, Indiana, for approval to retain 8.16 per cent of the voting shares of Gary National Bank, Gary, Indiana.

Mountain Financial Services, Inc., Denver, Colorado, for approval to acquire 98 per cent or more of the voting shares of Southeast State Bank, Denver, Colorado.

Denied

Seilon, Inc., Toledo, Ohio, for approval to retain 5,509 voting shares of Nevada National Bancorporation, Reno, Nevada that controls Nevada National Bank, Reno, Nevada.

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To Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

Delayed

National Detroit Corporation, Detroit, Michigan, notification of intent to engage in de novo activities (making, acquiring, and servicing for its own account and for the account of others, mortgage loans and other extensions of credit in connection with the purchase, development and/or improvement of real property and all activities incidental thereto) at 715 East Front Street, Traverse City, Michigan, through its subsidiary, NBD Mortgage Company (1/11/77) 3/

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3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

United Banks of Colorado, Inc., Denver, Colorado, notification of intent to relocate de novo activities (a mortgage banking business limited to the origination and closing of real estate mortgage loans) from 102 North Cascade Avenue, Colorado Springs, Colorado to 614 North Academy Boulevard, Colorado Springs, Colorado, through a subsidiary, United Mortgage Company (1/13/77) 3/

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (acting as broker or agent for the sale of credit-related property and casualty insurance) at 1400 North Harbor Boulevard, Fullerton, California, through its subsidiary, Security Pacific Finance Corp. (1/10/77) 3/

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (acting as broker or agent for the sale of credit-related property and casualty insurance) at Del Amo Financial Center, 21515 Hawthorne Blvd., Torrance, California, through its subsidiary, Security Pacific Finance Corp. (1/10/77) 3/

Reactivated

Texas American Bancshares Inc., Fort Worth, Texas, notification of intent to engage in de novo activities (agricultural commodity financing, servicing such financing and related and incidental activities and in general, making, servicing, or acquiring, for its own account or for the account of others, loans and other extensions of credit to agricultural enterprises or secured by agricultural commodities) at Livestock Exchange Building, 4701 Marion Street, Denver, Colorado, through a subsidiary, American Cattle and Crop Services Corporation (1/5/77) 3/

Permitted

Centran Corporation, Cleveland, Ohio, notification of intent to engage in de novo activities (the making and acquiring of consumer finance loans for its own account or the account of others, (including loans to individuals secured by second mortgages or deeds of trust on residential property) the purchasing of installment sales contracts; the sale as agent of credit life insurance and health and accident insurance to borrowers at their request in connection with extensions of credit; the

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD-Continued

sale as agent of fire, inland marine, and extended coverage insurance on real property, furniture, household goods, and vehicular physical damage insurance on vehicles taken as collateral on loans made or purchased; and the servicing of loans and other extensions of credit for any person) at 8803 Sudley Road, Manassas, Virginia, through a wholly-owned subsidiary, Major Finance Corporation, Silver Spring, Maryland (1/14/77) 3/

Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (leasing real or personal property or acting as agent, broker, or adviser in leasing such property; the lease shall serve as the functional equivalent of an extension of credit to the lessee and the transaction will provide a sufficient return to compensate the lessor for the full investment in the property plus the estimated cost of financing the property over the term of the lease; making or acquiring, for its own account or the account of others, loans or other extensions of credit to be secured by real or personal property; servicing leases on real or personal property and loans secured by real or personal property for its own account or the account of others) at 3714 Mellon Bank Building, Mellon Square, Pittsburgh, Pennsylvania, through a wholly-owned subsidiary, Mellon National Leasing and Management Corporation (1/10/77) 3/

Union Trust Bancorp, Baltimore, Maryland, notification of intent to relocate de novo activities (making installment loans to individuals for personal, family, or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family, or household goods or services; acting as agent in the sale of credit life and credit accident and health insurance directly related to its extensions of credit; and acting as agent in the sale of insurance protecting collateral held against the extensions of credit) from 939 Broad Street, Camden, South Carolina to 2612 N. Broad Street, Camden, South Carolina, through its subsidiary, Landmark Financial Services, Inc. (1/10/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

ACTIONS OF THE BOARD--Continued

Citizens and Southern Holding Company, Atlanta, Georgia, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit including specifically (but without limitation upon the foregoing) the making of loans secured by second mortgages upon residential and other real property and servicing loans and other extensions of credit) at 6445 Powers Ferry Road, Atlanta and 1895 Phoenix Boulevard, College Park, both located in Georgia, through a subsidiary, Citizens and Southern Equity Mortgage Company (1/16/77) 3/

BankAmerica Corporation, San Francisco, California, notification of intent to relocate de novo activities (making loans and extending credit and providing services incident to such loans and extensions of credit such as would be made or provided by a finance company including, but not limited to, making consumer installment loans and purchasing installment sales finance contracts, and making loans to small businesses and extensions of credit secured by real or personal property; acting as agent or broker for the sale of credit related life and credit related accident and disability insurance in connection with extensions of credit by FinanceAmerica Corporation of Massachusetts) from Suite 200, 74 Merrimack Street, Lowell, Massachusetts to 1105 K. Lakeview Avenue, Dracut, Massachusetts, through its indirect subsidiary, FinanceAmerica Corporation of Massachusetts (1/10/77) 3/

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a commercial finance company; and acting as broker or agent for the sale of credit-related life/accident and health insurance) at 1400 North Harbor Boulevard, Fullerton, California, through its subsidiary, Security Pacific Finance Corp. (1/10/77) 3/

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3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.



ACTIONS OF THE BOARD-Continued

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a commercial finance company; and acting as broker or agent for the sale of credit related life/accident and health insurance) at Del Amo Financial Center, 21515 Hawthorne Blvd., Torrance, California, through its subsidiary, Security Pacific Finance Corp. (1/10/77) 3/

Approved

Mountain Financial Services, Inc., Denver, Colorado, for permission to engage de novo in the sale as agent of credit life, credit accident and health insurance directly related to extensions of credit by Southeast State Bank, Denver, Colorado.

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To Expand a Bank Holding Company Pursuant to Section 4(c)(12) of the Bank Holding Company Act of 1956

Permitted

Warner Communications Inc., New York, New York, notification of intent to acquire 25 per cent of the capital stock of SP&S Records (Holdings) Limited, through its subsidiary, WCI United Kingdom (1/9/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED

To Establish a Domestic Branch Pursuant to Section  
9 of the Federal Reserve Act

The Merrill Trust Company, Bangor, Maine. Branch to be established on Maine Road, Winterport.

Union Trust Company of Maryland, Baltimore, Maryland. Branch to be established at the intersection of Crusader Road and Meteor Avenue, Cambridge, Dorchester County.

First Bank and Trust Company of South Bend, South Bend, Indiana. Branch to be established at 300 Michigan Street, Walker, St. Joseph County.

Citizens Fidelity Bank & Trust Company, Louisville, Kentucky. Branch to be established at 2901 Bardstown Road, Louisville, Jefferson County.

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

Mahaska Investment Company, Oskaloosa, Iowa, for approval to acquire 51.47 per cent of the voting shares of Farmers Savings Bank, Fremont, Iowa.

Buffalo Bank Corporation, Buffalo, Wyoming, for approval to acquire 80 per cent or more of the voting shares of Wyoming Bank and Trust Company, Buffalo, Wyoming.

First National David City Corporation, David City, Nebraska, for approval to acquire 80 per cent or more of the voting shares of The First National Bank of David City, David City, Nebraska.

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

Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for approval to acquire 80 per cent or more of the voting shares of Fox Heights State Bank, Ashwaubenon Township (P.O. Green Bay), Wisconsin.

APPLICATIONS RECEIVED-Continued

Trust Company of Georgia, Atlanta, Georgia, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to The First National Bank of Albany, Albany, Georgia.

Trust Company of Georgia, Atlanta, Georgia, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to The First National Bank of Brunswick, Brunswick, Georgia.

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To Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

Citicorp, New York, New York, notification of intent to relocate de novo activities (making of consumer installment personal loans, purchasing consumer installment sales finance contracts; and acting as broker for the sale of consumer credit related life/accident and health insurance and consumer credit related property and casualty insurance; if this proposal is effected, Nationwide Financial Corporation of Nevada will offer to sell insurance as follows: group credit life/accident and health insurance to cover the outstanding balances of loans to borrowers in the event of their death, or, to make the contractual monthly payments on the loans in the event of the borrower's disability; individual physical damage insurance on personal property subject to security agreements including liability only when such insurance is sold as part of an insurance package on such property; further, in regard to the sale of credit related insurance, Nationwide Financial Corporation of Nevada will not act as a general insurance agency) from 390 N. Virginia Street, Reno, Nevada to 151 North Rock Boulevard, Sparks, Nevada, through its subsidiary, Nationwide Financial Services Corporation and its subsidiary, Nationwide Financial Corporation of Nevada (1/14/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

Fidelcor, Inc., Rosemont, Pennsylvania, notification of intent to relocate de novo activities (making and acquiring, consumer and mortgage loans to individuals including second mortgage loans, servicing these loans and possibly other loans secured by mortgages in Massachusetts where the loans are owned by direct or indirect subsidiaries of Fidelcor; engaging in a general consumer finance business; purchasing installment contracts arising from the sale of personal property and services; and, with respect to all of the above, selling credit life and credit accident and health insurance, mortgage life and disability insurance, accidental death insurance, and casualty insurance on the collateral; and through Master Life Insurance Company, an indirect subsidiary of Fidelcor, reinsuring credit life insurance and credit accident and health insurance sold; the location indicated is relevant to the reinsurance only as establishing a location of credit transactions to which the insurance relates) from 95 Main Street, Brockton, Massachusetts to 721A Belmont Street, Brockton, Massachusetts, through a subsidiary, Fidelcor Financial Centers, Inc. (1/10/77) 3/

Maryland National Corporation, Baltimore, Maryland, notification of intent to engage in de novo activities (engaging generally in the business of leasing personal property including, but not limited to, the leasing of various types of equipment, machinery, vehicles, transportation equipment, and data processing equipment; originating personal property leases as principal or agent; servicing personal property leases for affiliated or non-affiliated individuals, partnerships or corporations; buying and selling and otherwise dealing in personal property lease contracts as principal or agent; acting as adviser in personal property leasing transactions; engaging in the sale, as agent or broker, of insurance similar in form and intent to credit life and/or mortgage redemption insurance; engaging generally in the business of leasing real property where the lease is the functional equivalent of an extension of credit; originating real property leases as principal or agent; servicing real property leases for affiliated or non-affiliated individuals, partnerships, corporations, or other entities; buying, selling, and otherwise dealing in real property leases as principal, agent, or broker and acting as adviser in real property leasing transactions) at 300 E. Joppa Road, Towson, Maryland, through a subsidiary, Maryland National Leasing Corporation (1/10/77) 3/

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3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

Mahaska Investment Company, Oskaloosa, Iowa, for approval to continue to engage directly in the activity of leasing real property and to continue to engage indirectly in personal property leasing through its wholly-owned subsidiary, MIC Leasing, Inc., Oskaloosa, Iowa.

BankAmerica Corporation, San Francisco, California, notification of intent to relocate de novo activities (making loans and extending credit and providing services incident to such loans and extensions of credit such as would be made or provided by a finance company including, but not limited to, making consumer installment loans and purchasing installment sales finance contracts, and making loans to small businesses and extensions of credit secured by real or personal property; acting as agent or broker for the sale of credit related life and credit related accident and disability insurance in connection with extensions of credit by FinanceAmerica Corporation of Massachusetts) from 1545 Blue Hill Avenue, Mattapan, Massachusetts to 524 Washington Street, Norwood, Massachusetts, through its indirect subsidiary, FinanceAmerica Corporation of Massachusetts, a subsidiary of FinanceAmerica Corporation (1/6/77) 3/

BankAmerica Corporation, San Francisco, California, notification of intent to relocate de novo activities (making loans and extending credit and providing services incident to such loans and extensions of credit such as would be made or provided by a finance company including, but not limited to, making consumer installment loans and purchasing installment sales finance contracts, and making loans to small businesses; acting as agent or broker for the sale of credit related life, credit related accident and disability insurance, and credit related property insurance in connection with extensions of credit by FinanceAmerica Corporation) from 20495 Van Dyke Avenue, Detroit, Michigan to 2974 Eighteen Mile Road, Troy, Michigan, through its indirect subsidiary, FinanceAmerica Corporation (a Michigan Corporation), a subsidiary of FinanceAmerica Corporation (1/6/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

First Security Corporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as are normally made by a mortgage company, and the servicing of such accounts for others; and to a limited extent through a subsidiary, acting as an insurance agent with respect to insurance directly related to said extensions of credit) at 32015-23rd Avenue South, Suite B, Federal Way, Washington, through a subsidiary, Securities-Intermountain, Inc. (1/4/77) 3/

First Security Corporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as are normally made by a mortgage company and the servicing of such accounts for others; and to a limited extent through a subsidiary, acting as an insurance agent with respect to insurance directly related to said extensions of credit) at or near the intersection of Campus Commons Road and Commons Drive, Sacramento, California, through its subsidiary, Securities-Intermountain, Inc. (1/5/77) 3/

First Security Corporation, Salt Lake City, Utah, notification of intent to relocate de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as are normally made by a mortgage company and the servicing of such accounts for others; and to a limited extent through a subsidiary, acting as an insurance agent with respect to insurance directly related to said extensions of credit) from 2333 Camino Del Rio South to Suite 172, 2550 Fifth Avenue, San Diego, California, through its subsidiary, Securities-Intermountain, Inc. (1/4/77) 3/

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit including making consumer installment personal loans, purchasing consumer sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a commercial finance company; and acting as broker or agent for the sale of credit-related life/accident and health insurance and credit-related property and casualty insurance) at 1322 East Shaw Avenue, Fresno, California, through its subsidiary, Security Pacific Finance Corp. (1/10/77) 3/

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit including making consumer installment personal loans, purchasing consumer sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a commercial finance company; and acting as broker or agent for the sale of credit-related life/accident and health insurance and credit-related property and casualty insurance) at Olympic Plaza Building, 1243 Alpine Road, Walnut Creek, California, through its subsidiary, Security Pacific Finance Corp. (1/10/77) 3/

Utah Bancorporation, Salt Lake City, Utah, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit including issuance of letters of credit and accepting drafts such as would be made by a mortgage company; servicing loans and other extensions of credit for any person) at 1220 South State Street, Orem, Utah, through its subsidiary, Valley Mortgage Corporation (1/5/77) 3/

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To Expand a Bank Holding Company Pursuant to Section 4(c)(12) of the Bank Holding Company Act of 1956

N L Industries, Inc., New York, New York, notification of intent to merge with The Rucker Company, Oakland, California (1/14/77) 3/

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REPORTS RECEIVED

Current Report Filed Pursuant to Section 13 of the Securities Exchange Act

Southwest Bank of St. Louis, St. Louis, Missouri.

3/ 4(c)(8) and 4(c)(12) notifications processed by Reserve Bank on behalf of the Board of Governors under delegated authority.