

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1978 No. 9)

Actions of the Board; Applications and Reports

Received During the Week Ending March 4, 1978

ACTIONS OF THE BOARD

Consumer Advisory Council will meet March 8-9, 1978.

Annual Report to Congress on the Freedom of Information Act for the year 1977.

Survey of private placement advisory services offered by State member banks.

Report on bills S. 1720 and S. 1721, bills to amend chapter 5, subchapter II of title 5, U.S. Code, to provide for improved administrative procedures; report sent to Chairman Eastland of the Senate Judiciary Committee.

Termination of registration under Regulation G for Puget Sound Production Credit Association, Mount Vernon, Washington. 1/

First National Bancorporation, Inc., Denver, Colorado, extension of time to April 12, 1978 within which it may commence mortgage banking activities through First Denver Mortgage Company, at a de novo office in Glenwood Springs, Colorado. 1/

Citicorp, New York, New York, request for a 60-day extension of the comment period on the Board's December 27, 1977, announcement to provide interregional clearing and settlement for payments processed through the automated clearing houses; denied. 1/

Florida Coast Banks, Inc., Pompano Beach, Florida, extension of time until June 9, 1978, within which to acquire Florida Coast Bank of South Palm Beach County, National Association, and to open for business. 1/

Union Bancorporation, Salt Lake City, Utah, extension of time to June 19, 1978, within which to acquire shares of Union Bank, Salt Lake City, Utah. 1/

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

ACTIONS OF THE BOARD-Continued

United Banks of Colorado, Inc., Denver, Colorado, extension of time to June 27, 1978 within which to consummate the acquisition of United Bank of Arvada National Association, Arvada, Colorado; and an extension of time to September 27, 1978 within which to open United Bank of Arvada, National Association, Arvada, Colorado. 1/

United Missouri Bancshares, Inc., Kansas City, Missouri, extension of time to May 23, 1978, within which to consummate the acquisition of Cass County Bank, Peculiar, Missouri. 1/

Cape Cod Bank and Trust Company, Hyannis, Massachusetts, to make an investment in bank premises. 1/

Detroit Bank - Troy, Troy, Michigan, extension of time to September 15, 1978, within which to establish a branch at the intersection of Square Lake and Rochester Roads, Troy, Michigan. 1/

First State Bank in Temple, Temple, Oklahoma, extension of time to September 9, 1978, within which to terminate its membership in the Federal Reserve System. 1/

Clifton Bank, Clifton, Texas, proposed merger with New Clifton State Bank, Clifton, Texas, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Oneida Federal Savings and Loan Association, Oneida, New York, proposed merger with Albany Savings Bank, Albany, New York, report to the Federal Deposit Insurance Corporation 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

Hamilton Bank and Trust Company, Bailey's Crossroad's, Virginia. Branch to be established at Skyline Mall Shopping Center, 5163 Leesburg Pike, Fairfax County. 2/

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To Withdraw from Membership in the Federal Reserve System without a Six-Month Notice as Prescribed by Section 9 of the Federal Reserve Act

Denied

High Ridge Mercantile Bank, High Ridge, Missouri. 2/

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To Become a Member of the Federal Reserve System Pursuant to Section 9 of the Federal Reserve Act

Approved

Continental Bank and Trust Company, West Springfield, Virginia.

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

Approved

Bank of America National Trust and Savings Association, San Francisco, California: to establish a branch in Tunisia, to be located in Tunis.

Bank of America National Trust and Savings Association, San Francisco, California: to establish an additional branch in Bolivia, to be located at Cochabamba.

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

ACTIONS OF THE BOARD-Continued

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

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Approved

Citibank Overseas Investment Corporation, Wilmington, Delaware: to acquire additional shares of Adelantos y Creditos S.A.F., Santiago, Chile.

First National Bank in Dallas, Dallas, Texas: to acquire all the shares of First Dallas Asia Limited, Hong Kong, Hong Kong.

Security Pacific Overseas Corp., Los Angeles, California: to continue to hold the shares of Bank of Canton, Limited, Hong Kong, after it establishes a wholly-owned nominee company in Singapore.

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

Suspended

First National Hamilton Bankshares, Inc., Hamilton, Kansas, for approval to acquire 91.1 per cent or more of the voting shares of The First National Bank of Hamilton, Hamilton, Kansas. 2/

Approved

CORWITH STATE BANCSHARES, INC., Corwith, Iowa, for approval to acquire 91.4 per cent of the voting shares of Corwith State Bank, Corwith, Iowa. 2/

Meadows Bankcorp, Inc., Rolling Meadows, Illinois, for approval to acquire 80 per cent or more of the voting shares of Suburban Bank of Rolling Meadows, Rolling Meadows, Illinois. 2/

Sueco, Inc., El Dorado, Kansas, for approval to acquire 80.3 per cent of the voting shares of The Potwin State Bank, Potwin, Kansas.

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

ACTIONS OF THE BOARD-Continued

Denied

Calcon Bancshares, Inc., Callao, Missouri, for approval to acquire more than 80 per cent of the voting shares of Callao Community Bank, Callao, Missouri. The Section 4(c)(8) application for permission to acquire S & D Insurance Agency, Callao, Missouri, hereby becomes moot.

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

Approved

Western Banks of Wyoming, Inc., Rapid City, South Dakota, for approval to acquire 83 per cent or more of the voting shares of Moorcroft State Bank, Moorcroft, Wyoming.

National Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of National Bank of Commerce, Kerrville, Texas, a proposed new bank.

Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 per cent of the voting shares (less directors' qualifying shares) of the successor by merger to First National Bank of McAllen, McAllen, Texas.

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

Approved

Stepp, Inc., Mission Hills, Kansas, for approval to retain shares of A. F. Stepp Investments, Inc., Kansas City, Missouri.

United Bancorp, Roseburg, Oregon, for approval to acquire the shares of United Bancorp Municipals, Inc., Roseburg, Oregon.

ACTIONS OF THE BOARD--ContinuedReturned

American Fletcher Corporation, Indianapolis, Indiana, notification of intent to engage in de novo activities (making or acquiring, for its own account loans or other extensions of credit for personal, family or household purposes, purchasing for its own account consumer installment sales finance contracts; and acting as agent with respect to credit life and disability insurance on borrowing customers and insurance which protects property taken as collateral in connection with such extensions of credit) at 108 North Pennsylvania Street, Indianapolis, Indiana, through its subsidiary, Local Finance Corporation (2/28/78) 3/

Reactivated

Citicorp, New York, New York, notification of intent to engage in de novo activities (making consumer installment personal loans, purchasing and servicing for its own account installment sales finance contracts, making loans for the account of others such as one-to-four family unit mortgage loans, making loans to individuals secured by real and personal property, the proceeds of which may be for purposes other than personal, family or household usage; sale of credit related life/accident and health, or decreasing or level (in the case of single payment loans) term life insurance to cover the outstanding balances on credit transactions (singly or jointly with co-signers in the case of life coverage) in the event of death, or, to make contractual monthly payments on the credit transactions in the event of the obligator's disability by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; the sale of credit related property and casualty insurance protecting personal and real property subject to a security agreement with Citicorp Person-to-Person Financial Center, Inc. and to include liability coverage in home or automobile owner "package" policies where such is the general practice by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; credit related decreasing term life insurance and accident and health insurance may be reinsured by Gateway Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc.; further, in regard to the sale of

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

credit related insurance, the subsidiary does not act as a general insurance agency) at 9002 Parkway East, Birmingham, 12 North 20th Street, Birmingham and Suite 500, Shel-Al Bldg., 11 West Oxmoor Road, Birmingham, all located in Alabama, through its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (3/1/78) 3/

Citicorp, New York, New York, notification of intent to engage in de novo activities (making loans to individuals and businesses secured by real and personal property, the proceeds of which may be for purposes other than personal, family or household usage; sale of credit related life/accident and health, or decreasing or level (in the case of single payment loans) term life insurance to cover the outstanding balances on credit transactions (singly or jointly with co-signers in the case of life coverage) in the event of death, or, to make contractual monthly payments on the credit transactions in the event of the obligator's disability by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; the sale of credit related property and casualty insurance protecting personal and real property subject to a security agreement with Nationwide Financial Corporation and to include liability coverage in home or automobile owner "package" policies where such is the general practice by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; credit related decreasing term life insurance and accident and health insurance may be reinsured by Gateway Life Insurance Company, an affiliate of Nationwide Financial Corporation; further, in regard to the sale of credit related insurance, the subsidiary does not act as a general insurance agency) at 5332 Oporto Avenue, Birmingham, #12 Phillips Drive, Midfield and #40 Greensprings Highway, Homewood, all located in Alabama, through its subsidiary, Nationwide Financial Services Corporation presently operating as Nationwide Financial Corporation (3/1/78) 3/

Permitted

State Street Boston Corporation, Boston, Massachusetts, notification of intent to relocate de novo activities (real estate lending, mortgage banking, servicing mortgage loans; and sale of credit life/accident and health insurance to mortgagors on loans serviced by KMC) from

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

2060 Idle Hour Shopping Center, Lexington, Kentucky to 1949 Nicholasville Road, Lexington, Kentucky and to continue to engage in such activities at a branch, the location for which prior approval has not been obtained, located at 3349 Tates Creek Pike, Suite 5-B, Lexington, Kentucky, through its subsidiary, Kentucky Mortgage Company, Inc. (3/2/78) 3/

Citicorp, New York, New York, notification of intent to engage in de novo activities (making consumer installment personal loans, purchasing and servicing for its own account installment sales finance contracts, making loans for the account of others such as one-to-four family unit mortgage loans, making loans to individuals secured by real and personal property, the proceeds of which may be for purposes other than personal, family or household usage; sale of credit related life/accident and health, or decreasing or level (in the case of single payment loans) term life insurance to cover the outstanding balances on credit transactions (singly or jointly with co-signers in the case of life coverage) in the event of death, or, to make contractual monthly payments on the credit transactions in the event of the obligator's disability by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; the sale of credit related property and casualty insurance protecting personal and real property subject to a security agreement with Citicorp Person-to-Person Financial Center, Inc. and to include liability coverage in home or automobile owner "package" policies where such is the general practice by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; credit related decreasing term life insurance and accident and health insurance may be reinsured by Gateway Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc.; further, in regard to the sale of credit related insurance, the subsidiary does not act as a general insurance agency) at 9002 Parkway East, Birmingham, 12 North 20th Street, Birmingham and Suite 500, Shel-Al Bldg., 11 West Oxmoor Road, Birmingham, all located in Alabama, through its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (3/1/78) 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

Citicorp, New York, New York, notification of intent to engage in de novo activities (making loans to individuals and businesses secured by real and personal property, the proceeds of which may be for purposes other than personal, family or household usage; sale of credit related life/accident and health, or decreasing or level (in the case of single payment loans) term life insurance to cover the outstanding balances on credit transactions (singly or jointly with co-signers in the case of life coverage) in the event of death, or, to make contractual monthly payments on the credit transactions in the event of the obligator's disability by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; the sale of credit related property and casualty insurance protecting personal and real property subject to a security agreement with Nationwide Financial Corporation and to include liability coverage in home or automobile owner "package" policies where such is the general practice by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations; credit related decreasing term life insurance and accident and health insurance may be reinsured by Gateway Life Insurance Company, an affiliate of Nationwide Financial Corporation; further, in regard to the sale of credit related insurance, the subsidiary does not act as a general insurance agency) at 5332 Oporto Avenue, Birmingham, #12 Phillips Drive, Midfield and #40 Greensprings Highway, Homewood, all located in Alabama, through its subsidiary, Nationwide Financial Services Corporation presently operating as Nationwide Financial Corporation (3/1/78) 3/

Fidelity Union Bancorporation, Newark, New Jersey, notification of intent to engage in de novo activities (the business of making loans in the present maximum amount of \$5,000.00 or less under the provisions of The Pennsylvania Consumer Discount Company Act; and making available to customers credit life insurance and disability insurance covering the unpaid balance of loans outstanding, and fire, casualty and theft insurance to protect household goods held as collateral during the periods of credit extensions) at 3820 Walnut Street, Harrisburg, Pennsylvania, through its subsidiary, Suburban Finance Company known as Sentry Consumer Discount Company (2/27/78) 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

Philadelphia National Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (making installment loans for personal, family and household purposes, purchasing sales finance contracts executed in connection with the sale of personal, family and household goods and services in connection with certain personal installment loans made and sales finance contracts purchased; selling casualty insurance, credit life insurance and credit accident and health insurance and reinsuring such credit life insurance and credit accident and health insurance through Patrick Henry Life Insurance Company and Patrick Henry Insurance Company, indirect subsidiaries of Philadelphia National Corporation; advertising, offering and preparing motor vehicle leases and generally acting as agent for a lessor of motor vehicles and generally engaging in the business of a consumer finance company) at 1715 Route 286 South, Indiana, Pennsylvania, through an indirect subsidiary, Signal Consumer Discount Company (2/26/78) 3/

Exchange Bancorporation, Inc., Tampa, Florida, notification of intent to engage in de novo activities (the business of leasing personal property or acting as agent, broker or adviser in leasing such property) at offices in The Exchange National Bank of Tampa, 610 Florida Avenue, Tampa, Florida, through a subsidiary, Exchange Leasing, Inc. (3/3/78) 3/

New Mexico Bancorporation, Inc., Santa Fe, New Mexico, notification of intent to engage in de novo activities (acting as a sales finance company licensed under the New Mexico Motor Vehicle Sales Finance Act to acquire for its own account or the account of others, retail installment sales contracts primarily on mobile homes and servicing all such retail installment sales contracts for its own account or the account of others) at 62 Lincoln Avenue, Plaza West, Santa Fe, New Mexico (3/2/78) 3/

Y & S Investment Company, Atwood, Kansas, notification of intent to engage in de novo activities (the business of leasing personal property or acting as agent, broker or adviser in leasing such property) at 4th and State Streets, Atwood, Kansas (3/2/78) 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

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 consumer finance company; and acting as a broker or agent for the sale of credit-related life/accident and health insurance and credit-related property and casualty insurance) at 9550 Flair Drive, El Monte; 333 N. Glenoaks Boulevard, Burbank; 550 W. Vista Way, Vista; and 660 Newport Center Drive, Newport Beach, California, through its subsidiary, Security Pacific Finance Corp. (2/26/78)  
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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

The Jacobus Company, Wauwatosa, Wisconsin, notification of intent to acquire certain assets of Lake Shore Oil Company of Cudahy, Cudahy, Wisconsin, a residential and commercial heating fuel oil and gasoline business (2/26/78)  
3/

Arkansas Best Corporation, Fort Smith, Arkansas, notification of intent to acquire all of the outstanding stock of Navajo Freight Lines, Inc., Denver, Colorado (3/3/78)  
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

Cheboygan Bank, Cheboygan, Michigan. Branch to be established on East State Street, in the vicinity of Lafayette and Gerow Streets, Cheboygan County.

United California Bank, Los Angeles, California. Branch to be established in the vicinity of the intersection of Sycamore Valley Road and Interstate 680, Community of Danville, Contra Costa County.

Valley Bank and Trust Company, Salt Lake City, Utah.  
Branch to be established in the vicinity of 4800 West and 4100 South, Salt Lake County.

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

Citibank, N.A., New York, New York: permission to establish a branch in Sudan to be located in Khartoum.

Bank of America National Trust and Savings Association, San Francisco, California: for permission to establish two additional branches in Hong Kong to be located at Tsuen Wan and Causeway Bay.

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

Citizens Bancorp, Inc., Hartford City, Indiana, for approval to acquire 80 per cent or more of the voting shares of The Citizens State Bank, Hartford City, Indiana.

First Edwardsville Corporation, Edwardsville, Illinois, for approval to acquire 80 per cent of the voting shares of Edwardsville National Bank and Trust Company, Edwardsville, Illinois.

APPLICATIONS RECEIVED-Continued

Franklin Bancgroup & Co., St. Louis, Missouri, for approval to acquire 83.2 per cent of the voting shares of Benton Community Bank, Benton, Illinois.

Tri County Investment Co., Pine Island, Minnesota, for approval to acquire 83.06 per cent of the voting shares of The Security State Bank of Pine Island, Pine Island, Minnesota.

CHEROKEE INVESTMENT COMPANY, INC., Baxter Springs, Kansas, for approval to acquire 80 per cent or more of the voting shares of Citizens State Bank of Galena, Galena, Kansas.

Everest Bancshares, Inc., Everest, Kansas, for approval to acquire 80 per cent or more of the voting shares of The Union State Bank of Everest, Everest, Kansas.

Shawnee Bank Shares, Inc., Shawnee, Kansas, for approval to acquire 80 per cent of the voting shares of The Shawnee State Bank, Shawnee, Kansas.

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

First Missouri Banks, Inc., Creve Coeur, Missouri, for approval to acquire 50 per cent or more of the voting shares of Montgomery County Bank, Montgomery City, Missouri.

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

State Street Boston Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (providing services in the safekeeping of securities, services in the processing of securities transactions, delivery of securities in accordance with customers' instructions and collecting and forwarding payment

APPLICATIONS RECEIVED-Continued

thereto) at 40 Exchange Place, New York, New York, through its subsidiary, State Street Boston Securities Services Corporation (3/1/78) 3/

Chemical New York Corporation, New York, New York, notification of intent to engage in de novo activities (making loans in excess of \$3,000 under Chapter 57-2 of the Code of Georgia) at 1101 Greene Street, Augusta; 906 S. Thornton Avenue, Dalton; 2000 Clearview Avenue, Atlanta; 567 Roswell Street, Marietta; 4021 Jonesboro Road S.E., Forest Park; 431 Pat Mell Road S.E., Marietta; 4598 Memorial Drive, Decatur; 1895 Phoenix Boulevard, College Park; 300 14th Street, Columbus; 3500 1/2 Victory Drive, Columbus; 2003 B. Riverside Drive, Macon; 489 E. Clayton Street, Athens; 104 Bull Street, Lagrange; 1810 North Ashley Street, Valdosta; and 1836 E. Victory Drive, Savannah, all located in Georgia, through subsidiaries of Sunamerica Corporation (3/3/78) 3/

Chemical New York Corporation, New York, New York, notification of intent to engage in de novo activities (making loans in excess of \$2,500 as permitted under Sec. 687.12, Florida Statutes) at 710 East Colonial Drive, Orlando; 10422 North Florida Avenue, Tampa; 3008 D North West 13 Street, Gainesville; 2003 Appalachee Parkway, Tallahassee; 3225 University Boulevard South, Jacksonville; 1137 Harrison Avenue, Panama City; and 4404 South Florida Avenue, Lakeland, all located in Florida, through subsidiaries of Sunamerica Corporation (3/2/78) 3/

C. I. T. Financial Corporation, New York, New York, notification of intent to retain shares of C. I. T. Realty Corporation and continue, through that subsidiary, to invest in Waterside Redevelopment Company and North Waterside Redevelopment Company, which were established de novo (to construct and operate in New York City three moderate-income and one low-income residential apartment buildings with associated commercial and parking space. The companies operate under the private housing finance law of the State of New York) (3/2/78) 3/

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 for its own account; sale of credit related life/accident and health insurance; sale

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

by a licensed agent of insurance which protects personal property subject to a security agreement with Nationwide Financial Corporation of Nevada, a subsidiary of Nationwide Financial Services Corporation; all to be sold in accordance with applicable State insurance laws and regulations; in regard to the sale of credit related insurance, the business of a general insurance agency is not conducted) from 119 North Fourth Street, Las Vegas, Nevada to 4698 East Flamingo Road, Las Vegas, Nevada, through its subsidiary, Nationwide Financial Corporation of Nevada (3/1/78) 3/

Shawnee Bank Shares, Inc., Shawnee, Kansas, for approval to acquire the business of C. H. Pflumm and Sons Insurance Agency, Shawnee, Kansas.

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company and servicing loans and other extensions of credit, such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to small businesses, and making loans secured by real and personal property; and the offering of credit related life and credit related accident and disability insurance, and credit related property insurance in connection with extensions of credit made or acquired by FinanceAmerica Corporation of Georgia) at 2526 North Atlanta Street, Smyrna, Georgia, through its indirect subsidiary, FinanceAmerica Corporation of Georgia (3/26/78) 3/

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company and servicing loans and other extensions of credit; such activities will include, but not be limited to, making loans and other extensions of credit to small businesses, making loans secured by real and personal property; and the offering of credit related life, credit related accident and

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

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

Gamble-Skogmo, Inc., Minneapolis, Minnesota, notification of intent to acquire indirectly through a subsidiary all issued and outstanding stock of Minnesota Title Financial Corporation (3/1/78) 3/

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REPORTS RECEIVED

Registration Statement Filed Pursuant to Section 12(g) of the Securities Exchange Act

The City Bank Company, Lorain, Ohio.

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

Cape Cod Bank and Trust Company, Hyannis, Massachusetts.

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PETITIONS FOR RULEMAKING

None.

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