

ANNOUNCEMENTS BY

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1981 No. 11)

Actions of the Board; Applications and Reports

Received During the Week Ending March 14, 1981

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Response to request from the Commodity Futures Trading Commission for Board comment on seven applications to trade futures contracts based on U.S. Treasury securities submitted by the Chicago Board of Trade, the International Monetary Market, and the Mid-America Commodity Exchange.

Report to the Congress Regarding the Board's Administration of the Change in Bank Control Act of 1978.

Review of status of Associates First Capital Corporation, a subsidiary of Gulf & Western, following its acquisition of Fidelity National Bank, Concord, California.

ACTIONS OF THE BOARD-Continued

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

Approved

- New York Fidelity Union Trust Company, Newark, New Jersey. To establish a communication terminal branch office in American Telephone and Telegraph Building, 295 North Maple Avenue, Busking Ridge, New Jersey. 1/ & 2/
- Richmond Girard Bank, Bala Cynwyd, Pennsylvania. To establish offsite electronic facilities at Wawa Stores at the following locations:  
185 East Plumstead Avenue, Lansdowne, Pennsylvania;  
460 South 69th Street, Upper Darby, Pennsylvania;  
1601 Bethlehem Pike, Flourtown, Pennsylvania;  
800 North Bethlehem Pike, Spring House, Pennsylvania;  
Ridge and Summit Avenues, Philadelphia, Pennsylvania;  
Spruce and Juniper Streets, Philadelphia, Pennsylvania.  
1/ & 2/
- Richmond Union Trust Company of Maryland, Baltimore, Maryland. To establish a branch at the intersection of Bay Ridge and Georgetown Roads, Annapolis, Anne Arundel County, Maryland. 1/ & 2/
- Richmond Union Trust Company of Maryland, Baltimore, Maryland. To establish a drive-in facility in connection with an existing branch at 624 Frederick Road, Catonsville, Baltimore County, Maryland. 1/ & 2/

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

Approved

- Richmond Farmers and Merchants Bank of Rockingham, Timberville, Virginia. 1/

- 1/ Application processed on behalf of the Board of Governors under delegated authority.
- 2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

ACTIONS OF THE BOARD-Continued

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

Chicago Approved  
First Wisconsin National Bank of Milwaukee, Milwaukee,  
Wisconsin: grants permission to establish a branch in  
George Town, Grand Cayman, British West Indies.

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Applications and Notifications for International Invest-  
ments 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

New York Approved  
The Bank of New York, New York, New York: grants consent  
to amend Articles First, Third and Fourth of the Articles  
of Association of The Bank of New York International  
Corporation, New York, New York, to change its name to  
BNY International Investments, Inc. and to change its  
home office from New York, New York, to Miami, Florida;  
grants consent for Edge to purchase and hold, directly  
or indirectly, 40 percent of the shares of Delfin  
Industrial Finance, Ltd., Sydney, Australia.

New York Sixty Day Notification Period Allowed to Expire  
Chemical Bank, New York, New York: grants consent to make  
an additional investment in Chemical New York Canada Ltd.,  
Toronto, Ontario, Canada after converting Limited to a  
bank subsidiary.

New York Sixty Day Notification Period Allowed to be Waived  
Citibank, N.A., New York, New York: no objection to acquire  
75 percent of the voting shares of Diners Club Argentina  
Sociedad Anonima Comercial y de Turismo, Buenos Aires,  
Argentina.

ACTIONS OF THE BOARD-Continued

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

Approved

- |             |   |
|-------------|---|
| Atlanta     | Tri-Parish Bancshares, Ltd., Eunice, Louisiana, for approval to acquire at least 80 percent of the voting shares of Tri-Parish Bank and Trust Company, Eunice, Louisiana. <u>1/</u> & <u>2/</u>   |
| Chicago     | Ashton Bancorporation, Inc., Ashton, Illinois, for approval to acquire 80 percent or more of the voting shares of The Ashton Bank and Trust Company, Ashton, Illinois. <u>1/</u> & <u>2/</u>  |
| Chicago     | LaFarge Bancorp, Inc., La Farge, Wisconsin, for approval to acquire 84.3 percent of the voting shares of La Farge State Bank, La Farge, Wisconsin. <u>1/</u> & <u>2/</u>  |
| Kansas City | Burlington Bancshares, Inc., Burlington, Colorado, for approval to acquire 80 percent of the voting shares of The Bank of Burlington, Burlington, Colorado. <u>1/</u> & <u>2/</u>   |
| Kansas City | Exchange Holding, Inc., El Dorado, Kansas, for approval to acquire 100 percent of the voting shares of Exchange Investors, Inc., El Dorado, Kansas and indirectly acquire First National Bank & Trust Company, El Dorado, Kansas. <u>1/</u> & <u>2/</u> |
| Kansas City | Granby Bancshares, Inc., Granby, Missouri, for approval to acquire 95.4 percent of the voting shares of The Citizens' State Bank of Granby, Granby, Missouri. <u>1/</u> & <u>2/</u>   |
| Kansas City | Gray Bancorp., Coleridge, Nebraska, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of The Coleridge National Bank, Coleridge, Nebraska. <u>1/</u> & <u>2/</u>   |
| Kansas City | West Gate Bancshares, Inc., Omaha, Nebraska, for approval to acquire 80 percent of the voting shares of West Gate Bank, Lincoln, Nebraska. <u>1/</u> & <u>2/</u>  |

- 1/ Application processed on behalf of the Board of Governors under delegated authority.
- 2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

ACTIONS OF THE BOARD-Continued

Dallas            Madill Bancshares, Inc., Madill, Nebraska, for approval to acquire 80 percent of the voting shares (less directors' qualifying shares) of The Madill Bank and Trust Company, Madill, Oklahoma. 1/ & 2/

Rescinded

Dallas            Darrouzett Bancshares, Inc., Darrouzett, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Darrouzett, Darrouzett, Texas. 2/

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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

St. Louis        Mercantile Bancorporation Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Mercantile Bank of South County, N.A., St. Louis County, Missouri, a proposed new bank. 2/

Kansas City    First Community Bancorporation, Joplin, Missouri, for approval to acquire 80 percent of the voting shares of Merchants and Miners Bank of Webb City, Webb City, Missouri. 1/

Dallas           Republic of Texas Corporation, Dallas, Texas, for approval to acquire at least 100 percent of the voting shares (less directors qualifying shares) of Spring Branch Bank, Houston, Texas. 1/ & 2/

Dallas           Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Texas Commerce Bank-Quorum, National Association, Addison, Texas, a proposed new bank. 1/ & 2/

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

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

ACTIONS OF THE BOARD-ContinuedTo Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

	<u>Delayed</u>
St. Louis	Union Planters Corporation, Memphis, Tennessee, notification of intent to engage in <u>de novo</u> activities (making direct loans, both unsecured and secured by real and/or personal property, for consumer and other purposes, discounting notes, security agreements and other indicia of security, and making direct loans to dealers for the financing of inventory; in addition, acting as insurance agent at offices at which it is otherwise engaged in business with respect to credit life, credit accident and health insurance, and vehicle and household goods property damage insurance directly related to extensions of credit) at 67 Madison Avenue, Memphis, Tennessee, through an existing (inactive) wholly owned subsidiary, Madison Loan & Thrift Company (3/13/81) <u>3/</u>
	<u>Permitted</u>
New York	Citicorp, New York, New York, notification of intent to engage in <u>de novo</u> activities (purchasing for its own account and servicing sales finance contracts; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; making or acquiring loans and other extensions of credit, secured or unsecured, for consumer and other purposes; and the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; credit related life, accident, and health insurance may be underwritten by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center of Florida, Inc.) at 3751 Maguire Boulevard, Orlando, Florida, through its subsidiary, Citicorp Person-to-Person Financial Center of Florida (3/8/81) <u>3/</u>
New York	Manufacturers Hanover Corporation, New York, New York, notification of intent to engage in <u>de novo</u> activities (leasing real and personal property on a full payout basis, acting as agent, broker or adviser in leasing such property, making or acquiring for its own account or for the account of others loans and other extensions

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

ACTIONS OF THE BOARD-Continued

of credit with respect to real and/or personal property, and servicing such leases, loans and other extensions of credit) at 100 North Biscayne Boulevard, Miami, Florida, through its subsidiary, Manufacturers Hanover Leasing Corporation (3/7/81) 1/

New York Manufacturers Hanover Corporation, New York, New York, notification of intent to relocate an existing office and to engage in the following activities (consumer finance and sales finance activities and in the sale of insurance related to such lending activities) from 119 Princess Street, Wilmington, North Carolina to 342 South College Road, College Square Shopping Center, Wilmington, North Carolina, through its subsidiary, Ritter Finance Company, Inc. of North Carolina; the new office will continue to serve customers in New Hanover County and parts of Pender and Brunswick Counties. (3/11/81) 3/

Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, through Freedom Financial Services Corporation, Oak Brook, Illinois to expand the activities at an existing office to include the following activities (the funding, purchasing, and/or servicing of installment loan contracts which have been originated by independent entities) at 1415 West 22nd Street, 7th Floor, Oak Brook, Illinois (3/9/81) 3/

San Francisco 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 broker or agent for the sale of credit related life, accident and health insurance) at 111 Great Neck Road, Great Neck Plaza, New York and 2541 Monroe Avenue, Brighton, New York, through its indirect subsidiaries, Security Pacific Finance Corp. and Security Pacific Finance Credit Services, Inc. (3/13/81) 3/

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

ACTIONS OF THE BOARD-Continued

- San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to relocate 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 broker or agent for the sale of credit life, health and accident insurance) from 175 Railroad Street, Palmyra, Pennsylvania to 18-2 Briarcrest Square, Hershey, Pennsylvania and from 427 Lawrence Avenue, Ellwood City, Pennsylvania to 2654 Wilmington Road, New Castle, Pennsylvania, through its subsidiary, Security Pacific Consumer Discount Company.  
(3/13/81) 3/
- San Francisco Western Bancorporation, Los Angeles, California, notification of intent to engage in de novo activities (making, acquiring and servicing loans and other extensions of credit secured by real estate mortgages for its own account or for the account of others; and in acting as agent or broker with respect to credit life and credit accident and health insurance and mortgage disability and mortgage redemption insurance directly related to extensions of credit or the provision of other financial services by Western Bancorporation or its subsidiaries) in Albuquerque, New Mexico, the geographic area to be served will be the States of Colorado, Montana, New Mexico, Wyoming, Idaho, Utah, Arizona, Nevada, California, Oregon, and Washington, with respect to making or acquiring one-to-four family residential loans and insurance agent or broker activities; and nationwide, with respect to making or acquiring construction loans and loans on income producing properties, and selling real estate and construction loans, through its subsidiary, Western Bancorp Mortgage Company (3/10/81) 3/

3/ 4(c)(8) notification 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

New York      The Bank of New York, New York, New York. To establish  
an electronic branch in a retail commercial structure  
at 20 main street, Brewster, Putnam County, New York.  
2/

Richmond      United Virginia Bank, Richmond, Virginia. To establish  
a branch at 1727 Peterscreek Road, Roanoke County,  
Virginia. 2/

\* \* \* \* \*

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

Cleveland      AmeriTrust Company, Cleveland, Ohio, to merge AmeriTrust  
Company of Northeastern, Ohio N.A., Astabula, Ohio;  
AmeriTrust Company of Jefferson County, Steubenville,  
Ohio; AmeriTrust Company of Stark County, Canton, Ohio.  
2/

Richmond      First Virginia Bank - Colonial, Richmond, Virginia, to  
merge The Peoples Bank of Hanover County, Mechanicsville,  
Virginia. 2/

\* \* \* \* \*

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

Richmond      The Bank of Charlotte County, Phenix, Virginia.

San Francisco      Newberg State Bank, Newberg, Oregon. 2/

2/ Application subject to Community Reinvestment Act. The Community  
Reinvestment Officer of the applicable Reserve Bank may be contacted  
as to the length of the comment period.

APPLICATIONS RECEIVED-Continued

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

New York Barclays Bank International Limited, London, England:  
requests consent to establish an Edge Act corporation  
in Houston, Texas, to be named Barclays Interamerican  
Corporation.

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

Atlanta Suburban Bankshares, Inc., Austell, Georgia, for approval  
to acquire 100 percent of the voting shares of The  
Citizens and Southern Bank of Cobb County, Austell,  
Georgia. 2/

Chicago Colonial Bancorporation, Inc., Thiensville, Wisconsin,  
for approval to acquire 80 percent or more of the  
voting shares of Colonial State Bank, Thiensville,  
Wisconsin and Richfield State Bank, Richfield,  
Wisconsin. 2/

Chicago Delhi Bancshares, Inc., Delhi, Iowa, for approval to  
acquire at least 98.2 percent of the voting shares  
of Delhi Savings Bank, Delhi, Iowa. 2/

Chicago Freeport Bancshares, Inc., Freeport, Illinois, for ap-  
proval to acquire 100 percent of the voting shares  
(less directors' qualifying shares) of Midwest Bank  
of Freeport, Freeport, Illinois. 2/

Chicago Van Horne Bancshares, Inc., Van Horne, Iowa, for ap-  
proval to acquire 100 percent of the voting shares  
of Van Horne Savings Bank, Van Horne, Iowa. 2/

Chicago Verona Bancorporation, Inc., Plymouth, Minnesota, for  
approval to acquire at least 86.4 percent of the voting  
shares of Verona Exchange Bank, Verona, Illinois. 2/

St. Louis Brighton Bancshares Corporation, Brighton, Tennessee,  
for approval to acquire 80 percent of the voting  
shares of Brighton Savings Bank, Brighton, Tennessee.  
2/

2/ Application subject to Community Reinvestment Act. The Community  
Reinvestment Officer of the applicable Reserve Bank may be contacted  
as to the length of the comment period.

APPLICATIONS RECEIVED-Continued

St. Louis      Financial Bancshares, Inc., St. Louis, Missouri, for approval to acquire at least 50 percent of the voting shares of Chippewa Bank, St. Louis, Missouri and Citizens Bank of Dexter, Dexter, Missouri. 2/

Minneapolis    Bovey Financial Corporation, Bovey, Minnesota, for approval to acquire 83.7 percent of the voting shares of First National Bank of Bovey, Bovey, Minnesota. 2/

Minneapolis    Faribault Bancshares, Inc., Faribault, Minnesota, for approval to acquire at least 93.64 percent of the voting shares of The State Bank of Faribault, Faribault, Minnesota. 2/

Minneapolis    Northwoods Bankshares, Inc., Fond du Lac, Wisconsin, for approval to acquire at least 88 percent of the voting shares of Bank of Spooner, Spooner, Wisconsin. 2/

Kansas City    Columbine Valley Corporation, Littleton, Colorado, for approval to acquire 100 percent of the voting shares of Columbine Valley Bank and Trust, Littleton, Colorado. 2/

Kansas City    First Picher Bancshares, Inc., Picher, Oklahoma, for approval to acquire at least 80.0 percent of the voting shares of First State Bank, Picher, Oklahoma. 2/

Kansas City    Orchard Valley Financial Corp., Hotchkiss, Colorado, for approval to acquire 80 percent of the voting shares of The First State Bank of Hotchkiss, Hotchkiss, Colorado. 2/

Kansas City    Woodland Bancorp, Inc., Tulsa, Oklahoma, for approval to acquire 98.6 percent of the voting shares of Woodland Bank, Tulsa, Oklahoma. 2/

Dallas          Live Oak Bancshares Corporation, George West, Texas, for approval to acquire at least 80 percent of the voting shares of First National Bank in George West, George West, Texas. 2/

Dallas          South Texas Bancshares, Inc., Beeville, Texas, for approval to acquire 100 percent (less directors' qualifying shares) of the voting shares of The Commercial National Bank of Beeville, Beeville, Texas and First State Bank of Mathis, Mathis, Texas. 2/

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED-ContinuedTo Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

New York      First Jersey National Corporation, Jersey City, New Jersey, for approval to acquire 100 percent of the voting shares of The Bank of New Jersey, N.A., Moorestown, New Jersey. 2/

Atlanta      Metropolitan Bancorporation, Tampa, Florida, for approval to acquire 85.6 percent of the voting shares of Avon Citrus Bank, Avon Park, Florida. 2/

St. Louis      Schmid Brothers Investment Company, Inc., St. Louis, Missouri, for approval to acquire directly 22.9 percent of the voting shares of Financial Bancshares, Inc., St. Louis, Missouri and indirectly 50 percent of the voting shares of Chippewa Bank, St. Louis, Missouri and Citizens Bank of Dexter, Dexter, Missouri. 2/

Dallas      Chisholm Financial Services, Inc., Richardson, Texas, for approval to acquire 82 percent of the voting shares of Chisholm National Bank, Plano, Texas, a proposed new bank. 2/

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

New York      The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit secured by real estate including, but not limited to, first and second mortgage loans secured by mortgages on one-to-four family residential properties; servicing loans and other extensions of credit for any person; to sell mortgage loans in the secondary market; and to offer mortgage term life insur-

2/ Application subject to Community Reinvestment Act. The Community Reinvestment Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED-Continued

ance, accident and health insurance and disability insurance directly related to such lending and servicing activities) in the area of the Village Square Shopping Center, Oregon Pike, Lancaster, Pennsylvania, through its subsidiary, Chase Home Mortgage Corporation (3/11/81) 3/

New York Citicorp, New York, New York, requests permission to expand the activities and service area of an existing office engaging in the following activities (making, acquiring, and servicing, for its own account and for the account of others, extensions of credit secured by liens on residential real estate; the previously approved activities of the office include the making, acquiring and servicing of extensions of credit secured by second liens on residential real estate; and the originating, for its own account and the account of others, of one-to-four family residential mortgage loans; the previously approved service area of the office, comprised of the metropolitan San Jose area, will also be expanded to include the entire State of California for all the activities of the office) at 1735 N. First Street, Suite 310, San Jose, California, through its subsidiary, Citicorp Homeowners, Inc. (3/9/81) 3/

New York Lloyds Bank Limited, London, England; The Royal Bank of Scotland, Edinburgh, Scotland; and The Royal Bank of Scotland Group Limited, Edinburgh, Scotland, requests permission to establish de novo offices engaging in the following activities (commercial financing activities, including making or acquiring commercial loans secured by a borrower's accounts receivable, inventory or other assets and servicing such loans for others) at 1633 Broadway, New York, New York and 1 Wilshire Building, Los Angeles, California, through their subsidiary, James Talcott Business Credit, Inc. (3/13/81) 3/

New York Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (leasing real and personal property on a full payout basis, acting as agent, broker or adviser in leasing such property; making or acquiring for its own account or for the account of others loans and other extensions of credit such as would be made by a commercial finance or commercial

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

APPLICATIONS RECEIVED-Continued

- mortgage company with respect to real and/or personal property, and servicing such leases, loans and other extensions of credit as permitted under Sections 225.4(a)(1), (3) and (6) of Regulation Y) at 34 North Meramec, Clayton, Missouri, through its subsidiary, Manufacturers Hanover Leasing Corporation (3/10/81) 3/
- Cleveland Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in the following activities (mortgage banking, including the making or acquiring and servicing for its own account and or the account of others, loans and other extensions of credit) in the Metropolitan area of Manassas, Annandale and Baltimore, Maryland, through its subsidiary, The Kissell Company, Springfield, Ohio (3/9/81) 3/
- Atlanta Alabama Bancorporation, Birmingham, Alabama, 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; servicing loans and other extensions of credit for any person; to lease personal property and equipment; or acting as agent, broker or adviser in leasing of such property; engaging in the sale of credit life and accident and health insurance) activities are to be conducted at an additional office located in Nashville, Tennessee, serving the greater Nashville Metropolitan area, through a subsidiary, Alabanc Financial Corporation (3/10/81) 3/
- Chicago Delhi Bancshares, Inc., Delhi, Iowa, for approval to engage in general insurance activities in a town with less than 5,000 population.
- Chicago Independence Bank Group, Inc., Waukesha, Wisconsin, notification of intent to engage in de novo activities (to engage in making, acquiring, selling and servicing mortgage loans) the geographic scope is southeastern Wisconsin, through its subsidiary, Independence Mortgage Company, Inc. (3/2/81) 3/
- Chicago St. Joseph Agency, Inc., South Bend, Indiana, South Bend, Indiana, notification of intent to establish a de novo office of St. Joseph Mortgage Co., Inc., South Bend, Indiana in the following activities (to engage in

3/ 4(c)(7)(B) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

APPLICATIONS RECEIVED-Continued

originating, acquiring, selling and servicing mortgage loans) in Kalamazoo, Michigan, the geographic scope is a 50 mile radius around Kalamazoo, Michigan, through its subsidiary, St. Joseph Agency, Inc. (3/3/81) 3/

- Chicago St. Joseph Agency, Inc., South Bend, Indiana, South Bend, Indiana, notification of intent to establish a de novo office of St. Joseph Mortgage Co., Inc., South Bend, Indiana in the following activities (to engage in originating, acquiring, selling and servicing mortgage loans) in Grand Rapids, Michigan, the geographic scope is a 50 mile radius around Grand Rapids, Michigan, through its subsidiary, St. Joseph Agency, Inc. (3/3/81) 3/
- Chicago Van Horne Bancshares, Inc., Van Horne, Iowa, for approval to acquire a general insurance agency in a town with less than 5,000 population.
- Minneapolis Otto Bremer Foundation and Otto Bremer Company, St. Paul, Minnesota, for approval to retain the assets of McCarty Insurance Agency, Bayfield, Wisconsin.
- San Francisco 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; servicing such loans and other extensions of credit; and offering credit related life, accident and disability and credit related property insurance; such activities will include, but not be limited to, making loans and other extensions of credit to consumers and small businesses, purchasing installment sales finance contracts, making loans secured by real and personal property, and offering credit related life, accident and disability and property insurance directly related to extensions of credit made or acquired by FinanceAmerica Credit Corporation) in Overland Park, Kansas, serving the States of Kansas and Missouri, through its indirect subsidiary, FinanceAmerica Credit Corporation (3/13/81) 3/
- San Francisco U.S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (making, acquiring and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or for the account of others, including the purchasing of contracts

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

APPLICATIONS RECEIVED-Continued

and evidences of debt, making commercial and business loans; and acting as insurance agent with regard to credit life and disability insurance solely in connection with extensions of credit) in the 400 Building, Suite 409, 400 - 108th Avenue, N.E., Bellevue, Washington, the geographic area to be served will be principally the Seattle SMSA which is defined as King County, through its subsidiary, U.S. Creditcorp (3/14/81) 3/

San  
Francisco

Utah Bancorporation, Salt Lake City, Utah, for approval to acquire 100 percent of the voting shares of Holladay Thrift and Loan, Salt Lake City, Utah, a licensed and operating loan company to be renamed Intermountain Thrift and Loan, and to establish a de novo branch of the acquired firm.

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REPORTS RECEIVED

Amendment #1 to Registration Statement Filed Pursuant to Section 12(g) of the Securities Exchange Act

Tri-County Banking Company, Junction City, Oregon.

\* \* \* \* \*

PETITIONS FOR RULEMAKING

None.

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