

ANNOUNCEMENTS BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1981 No. 12)

Actions of the Board; Applications and Reports
Received During the Week Ending March 21, 1981

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Study of the potential effects of the acquisition of thrift institutions by banks and bank holding companies; comments must be received by April 30, 1981.

Annual Report to the Congress on Section 18(f) of the Federal Trade Commission Act for the year 1980.

Consumer Advisory Council meetings, April 15-16, 1981.

Regulation K amendment, to remove ineligible bankers' acceptances from the limitation on the total amount of bankers' acceptances that foreign branches of member banks may issue.

Alternate year examination program approved; information sent to the Presidents of all Federal Reserve Banks and the Officers in charge of Branches.

Chicago	Antioch Bancshares, Inc., Antioch, Illinois, extension of time to June 22, 1981, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to The First National Bank of Antioch, Antioch, Illinois. <u>1/</u>
Dallas	Bantex Bancshares, Inc., Houston, Texas, extension of time to June 18, 1981, within which to consummate the acquisition of Greater Houston Bank, Houston, Texas. <u>1/</u>
Atlanta	First Citizens Bankshares, Inc., Glennville, Georgia, extension of time to May 28, 1981, within which to become a bank holding company by acquiring First Citizens Bank, Glennville, Georgia. <u>1/</u>
San Francisco	First Security Corporation, Salt Lake City, Utah, extension of time to July 29, 1981, within which to consummate the acquisition of First Security Bank of St. George, N.A., St. George, Utah, a proposed new bank. <u>1/</u>

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

ACTIONS OF THE BOARD-Continued

- Kansas City FirstBank Holding Company, Lakewood, Colorado, extension of time to July 12, 1981, within which to open FirstBank Italia, N.A., Lakewood, Colorado, a proposed new bank. 1/
- Chicago F & M Bancorporation, Inc., Kaukauna, Wisconsin, extension of time to June 13, 1981, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Farmers and Merchants Bank, Kaukauna, Wisconsin and 93.6 percent of the voting shares of F & M Bank of Appleton, Appleton, Wisconsin, a proposed new bank. 1/
- Chicago KEYSTONE, INC., Rock Rapids, Iowa, extension of time to June 18, 1981, within which to become a bank holding company through acquisition of 100 percent of the voting shares of Ashton Investment Company and Midwest Agricultural Credit Corp., both of Rock Rapids, 80 percent or more of the voting shares of Sioux County State Bank, Orange City, the indirect acquisition of 80 percent or more of the voting shares of Ashton State Bank, Ashton and Peoples Bank and Trust, Rock Valley, Iowa. 1/
- Atlanta Metropolitan Bancorporation, Tampa, Florida, extension of time to May 27, 1981, within which to acquire First Bank and Trust Company, Belleair Bluffs, Florida. 1/
- Kansas City ONB Bancorp, Inc., Chickasha, Oklahoma, extension of time to June 12, 1981, within which to consummate the acquisition of Oklahoma National Bank and Trust Company, Chickasha, Oklahoma. 1/
- Chicago Bank of Lakeview, Lakeview, Michigan, an investment in bank premises. 1/
- Atlanta Central Bank of Montgomery, Montgomery, Alabama, an investment in bank premises. 1/
- Chicago Pinney State Bank, Cass City, Michigan, extension of time to May 14, 1981, within which to establish a branch at 6669 Main Street, Cass City, Michigan. 1/
- San Francisco Valley Bank of Nevada, Las Vegas, Nevada, extension of time to October 11, 1981, within which to establish a branch office in Carson City, Nevada. 1/
- Kansas City McDonald State Bank, North Platte, Nebraska, permission to declare a dividend. 1/

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

ACTIONS OF THE BOARD-Continued

- Dallas Alvarado State Bank, Alvarado, Texas, proposed merger with Bank of Alvarado, Alvarado, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Bosque Boulevard National Bank, Waco, Texas, proposed merger with Lake Air Natinal Bank of Waco, Waco, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Commercial National Bank of Beeville, Beeville, Texas, proposed merger with The Commercial Bank of Beeville, Beeville, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Elmhurst National Bank, Elmhurst, Illinois, for prior approval to merge with ENB National Bank, Elmhurst, Illinois, under the charter and title of Elmhurst National Bank, Elmhurst, Illinois; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta First Alabama Bank of Mobile County, Bayou La Batre, Alabama, proposed merger with Merchants National Bank of Mobile, Mobile, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First Bank & Trust, Carnesville, Georgia, proposed merger with First Interim, Inc., Carnesville, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First National Bank of Cobb County, Marietta, Georgia, proposed merger with Interim Cobb Bank, N.A., Marietta, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- New York First National Bank of New Jersey, Totowa, New Jersey, proposal to purchase certain assets and assume certain liabilities of one branch of Fidelity Union Trust Company, Newark, New Jersey and four branches of Garden State National Bank, Paramus, New Jersey; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Greater Houston Bank, Houston, Texas, proposed merger with New Greater Houston Bank, Houston, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Madison National Bank, Washington, D.C., proposed merger with MNB National Bank, Washington, D.C.; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta Murfreesboro Bank and Trust Company, Murfreesboro, Tennessee, proposal to merge with MBT Bank, Murfreesboro, Tennessee; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia New Jersey National Bank, Trenton, New Jersey, proposal to purchase two Bordentown, New Jersey offices of First National State Bank of South Jersey; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Orange Bank, Orange, Texas, proposed merger with First Orange Bank, Orange, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Riggs National Bank of Washington, D.C., Washington, D.C., proposed merger with Riggs Bank, N.A., Washington, D.C.; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago University State Bank of Champaign, Champaign, Illinois, proposed merger with The Commercial Bank of Champaign, Champaign, Illinois, under the charter of University State Bank of Champaign, Champaign, Illinois, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia Wilmington Savings Fund Society, Wilmington, Delaware, proposal to purchase the assets and assume the liabilities of Peoples Savings & Loan Association, Dover, Delaware; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Woodway National Bank, Houston, Texas, proposed merger with San Felipe Bank, N.A., Houston, Texas; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD-ContinuedTo Become a Member of the Federal Reserve System
Pursuant to Section 9 of the Federal Reserve Act

Approved

Richmond Bank of Powhatan, Powhatan, Virginia. 1/

Richmond Bank of Goochland, Goochland, Virginia. 1/

Minneapolis First Citizens Bank of Bozeman, Bozeman, Montana. 1/

San Francisco Newberg State Bank, Newberg, Oregon. 1/

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

Approved

New York United Jersey Bank, Hackensack, New Jersey. To
establish a branch at 7000 J.P. Kennedy Boulevard
East, Guttenberg, New Jersey. 1/

Philadelphia Girard Bank, Bala Cynwyd, Pennsylvania. To establish
an offsite electronic facility to be located at
The Golden Block Mall, 2921 North Fifth Street,
Philadelphia, Pennsylvania. 1/

Richmond United Virginia Bank, Richmond, Virginia. To establish
a branch at 1727 Peters Creek Road, Roanoke County,
Virginia. 1/

Atlanta Savannah Bank & Trust Company, Savannah, Georgia.
To establish an automated teller machine at the
corner of 2nd Avenue and U.S. Highway 80, Tybee
Island, Chatham County, Savannah Beach, Georgia.
1/

Withdrawn

Richmond Bank of Shawsville, Shawsville, Virginia. Branch to
be established at 2711 West Main Street, Salem,
Virginia.

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

ACTIONS OF THE BOARD-Continued

- New York Sixty Day Notification Period Allowed to Expire
Citibank Overseas Investment Corporation, Wilmington,
Delaware: no objection to acquire 100 percent of the
shares of a de novo foreign bank, The American Bank
of Trinidad and Tobago, Port of Spain, Trinidad.
- Chicago Harris Bankcorp, Inc., Chicago, Illinois: no objection
to make an additional investment in International Pacific
Corporation (Holdings) Pty., Limited, Sydney, Australia.
- San Francisco Wells Fargo Bank, N.A., San Francisco, California: no
objection to establish an initial branch in Milan, Italy.

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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 Approved
CBC Bancorp, Inc., Cookeville, Tennessee, for approval to
acquire 80 percent of the voting shares of Citizens
Bank, Cookeville, Tennessee. 1/
- Atlanta Clayton Bancshares, Inc., Clayton, Alabama, for approval
to acquire 80 percent of the voting shares of The Clayton
Banking Company, Clayton, Alabama. 1/
- Atlanta Community Bankshares, Inc., Cornelia, Georgia, for ap-
proval to acquire 100 percent of the voting shares of
Cornelia Bank, Cornelia, Georgia. 1/
- Atlanta First State Corporation, Albany, Georgia, for approval to
acquire 100 percent of the voting shares of First State
Bank & Trust Company, Albany, Georgia and State Bank of
Leesburg, Leesburg, Georgia. 1/
- Chicago CNB Corp., Shenandoah, Iowa, for approval to acquire 80
percent of the voting shares of The City National Bank
of Shenandoah, Shenandoah, Iowa. 1/
- Chicago Dritter Financial Corporation, Chicago, Illinois, for ap-
proval to acquire 80 percent of the voting shares of
Bank of Chicago, Chicago, Illinois. 1/

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

ACTIONS OF THE BOARD-Continued

- St. Louis St. Johns Bancshares, Inc., St. John, Missouri, for approval to acquire 80 percent or more of the voting shares of St. Johns Bank and Trust Company, St. John, Missouri. 1/
- Kansas City First United Bancshares, Inc., North Platte, Nebraska, for approval to acquire at least 80 percent of the voting shares of McDonald State Bank, North Platte, Nebraska. 1/
- Kansas City FNB Financial Services, Inc., Cambridge, Nebraska, for approval to acquire 93.3 percent of the voting shares of The First National Bank of Cambridge, Cambridge, Nebraska. 1/

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

- Returned
- Atlanta Combanks Corporation, Winter Park, Florida, for approval to acquire up to 49 percent of the voting shares of First Marine Banks, Inc., Riviera Beach, Florida and thereby indirectly acquire First Marine Bank and Trust Company of the Palm Beaches, Riviera Beach, Florida.
- Atlanta Great American Banks, Inc., North Miami, Florida, for approval to acquire up to 49 percent of the voting shares of First Marine Banks, Inc., Riviera Beach, Florida and thereby indirectly acquire First Marine Bank and Trust Company of the Palm Beaches, Riviera Beach, Florida.
- Approved
- New York United Bank Corporation of New York, Albany, New York, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The Sullivan County National Bank of Liberty, Liberty, New York.
- Cleveland Society Corporation, Cleveland, Ohio, for approval to acquire up to 100 percent of the voting shares of The First National Bank at Carrollton, Carrollton, Ohio. 1/

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

ACTIONS OF THE BOARD-Continued

- Chicago Valley Bancorporation, Appleton, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Ripon, Ripon, Wisconsin. 1/
- Kansas City Affiliated Bankshares of Colorado, Inc., Boulder, Colorado and its wholly owned subsidiary, Intermountain Bankshares of Colorado, Inc., Boulder, Colorado, for approval to directly acquire 100 percent of the voting shares of Montrose State Bank, Montrose, Colorado. 1/
- Kansas City Affiliated Bankshares of Colorado, Inc., Boulder, Colorado and its wholly owned subsidiary, Intermountain Bankshares of Colorado, Inc., Boulder, Colorado, for approval to directly acquire 84 percent of the voting shares of Chaffee County Bank, Salida, Colorado. 1/

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To Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

- Approved
- Kansas City Affiliated Bankshares of Colorado, Inc., Boulder, Colorado and its wholly owned subsidiary, Intermountain Bankshares of Colorado, Inc., Boulder, Colorado, for IBC to merge with Center Insurance Agency, Inc., Center, Colorado and thereby acquire at least 90 percent of the voting shares of First National Bank of Center, Center, Colorado. 1/
- Kansas City Affiliated Bankshares of Colorado, Inc., Boulder, Colorado and its wholly owned subsidiary, Intermountain Bankshares of Colorado, Inc., Boulder, Colorado, for IBC to merge with Delta Bancorporation, Inc., Delta, Colorado and thereby acquire 98.6 percent of the voting shares of The Colorado Bank and Trust Company, Delta, Colorado, Delta, Colorado. 1/
- Kansas City Affiliated Bankshares of Colorado, Inc., Boulder, Colorado and its wholly owned subsidiary, Intermountain Bankshares of Colorado, Inc., Boulder, Colorado, for IBC to merge with Moffat Corporation, Craig, Colorado and thereby acquire 89 percent of the voting shares The Moffat County State Bank, Craig, Colorado. 1/

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

ACTIONS OF THE BOARD-Continued

Kansas City Affiliated Bankshares of Colorado, Inc., Boulder, Colorado and its wholly owned subsidiary, Intermountain Bankshares of Colorado, Inc., Boulder, Colorado, for IBC to merge with Monument Agency, Inc., Fruita, Colorado and thereby acquire 91.1 percent of the voting shares of Fruita State Bank, Fruita, Colorado, Fruita, Colorado. 1/

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

St. Louis Union Planters Corporation, Withdrawn Memphis, Tennessee, notification of intent to engage in de novo activities (household goods property damage insurance) at 67 Madison Avenue, Memphis, Tennessee, through an existing (inactive) wholly owned subsidiary, Madison Loan & Thrift Company (3/17/81) 3/

Chicago National Detroit Corporation, Detroit, Michigan, for approval to acquire Landmark Savings and Loan Association, Saginaw, Michigan. Returned

Atlanta Clayton Bancshares, Inc., Approved Clayton, Alabama, for approval to acquire 100 percent of the voting shares of The Clayton Insurance Agency, Inc., Clayton, Alabama and engage in general insurance, consumer finance and mortgage lending activities. 1/

New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities to include the following activities (purchasing installment sales finance contracts; and to sell credit life insurance, accident and health insurance, and property damage and liability insurance directly related to such finance activity) at 1422 Chestnut Sreet, Philadelphia; 9251 Roosevelt Boulevard, Philadelphia; 1421 W. Passyunk Avenue, Delayed

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

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

ACTIONS OF THE BOARD-Continued

Philadelphia; 6758 Market Street, Philadelphia, all located in Pennsylvania, through its subsidiary, Ritter Consumer Discount Company, Inc. of Pennsylvania (3/20/81) 3/

St. Louis Tradewater Bancshares Inc., Providence, Kentucky, notification of intent to engage in de novo activities (acting as agent or broker with respect to the sale of any type of insurance in communities having a population not exceeding 5,000 including, but not limited to, the sale of fire, casualty, vehicle, accident, health, disability, rent, burglary, and life insurance regardless of whether related to extensions of credit or not and including the sale of blanket bond insurance to Providence State Bank, its banking subsidiary) on Main Street, Providence, Kentucky, through a subsidiary, Union National Insurance Agency, Inc. (3/17/81) 3/

Reactivated

St. Louis Union Planters Corporation, Memphis, Tennessee, notification of intent to engage in de novo activities (to engage solely in the activity of providing management consulting advice to non-affiliated banks on a non-continuing and explicit fee basis) at 67 Madison Avenue, Memphis, Tennessee, through a subsidiary, Union Planters Risk Management Company (3/16/81) 3/

Permitted

New York Citicorp, New York, New York, requests permission to expand the service area of an existing office engaging in the following activities (the making, acquiring and servicing of extensions of credit secured by liens on residential real estate, and the originating of one-to-four family residential mortgage loans, the previously approved service area includes Washington, D.C. and the entire States of Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Jersey, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, Utah, Virginia, Washington, Wisconsin and the District of Columbia; the service area would be expanded to include the following states: Alabama, Alaska, Connecticut, Delaware, Hawaii, Idaho, Iowa, Kansas, Kentucky, Maine, Mississippi, Montana, Nebraska, New Hampshire, New York, North Carolina,

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

ACTIONS OF THE BOARD-Continued

North Dakota, Rhode Island, South Dakota, Tennessee, Vermont, West Virginia and Wyoming) at 670 Mason Ridge Center Drive, St. Louis, Missouri, through its subsidiary, Citicorp Homeowners, Inc. (3/18/81) 3/

- New York Citicorp, New York, New York, requests permission to establish a de novo office to engage in the following activities (in making or acquiring, for its own account or for the account of others, commercial loans and other extensions of credit) at 60 State Street, Boston, Massachusetts, through its subsidiary, Citicorp Industrial Credit, Inc. (3/19/81) 3/
- New York Citicorp, New York, New York, requests permission to expand the service area of existing offices engaging in the following activities (the making, acquiring, and servicing of second liens on residential real estate; the previously approved service area of each office is comprised of the metropolitan area in which the office is located; the expansion of the service area will include the entire States of California and Ohio) at 322 Rockside Office Plaza Building, 1400 Snow Road, Parma, Ohio; 100 Tri-County Parkway, Suite 314, Springdale, Ohio; Van Nuys Center Building, Suite 312, 5430 Van Nuys Boulevard, Van Nuys, California; and 6770-A Magnolia Avenue, Riverside, California, through its subsidiary, Citicorp Homeowners, Inc. (3/20/81) 3/
- New York Citicorp, New York, New York, requests permission to expand the service area and activities of an existing office to engage in the following activities (the making, acquiring, servicing, for its own account and for the account of others, extensions of credit secured by liens on residential real estate, and to expand the previously approved service area of the office to include the entire State of Illinois for all activities; previously approved activities of the office are the making, acquiring and servicing of extensions of credit secured by second liens on residential real estate) at Walden Office Plaza, Suite 105, 1827 Walden Office Square, Schaumburg, Illinois, through its subsidiary, Citicorp Homeowners, Inc. (3/20/81) 3/
- New York Citicorp, New York, New York, requests permission to expand the service area and activities of an existing office to engage in the following activities (the making, acquiring, and servicing for its own account and for the account others, extensions of credit secured by liens on

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

ACTIONS OF THE BOARD-Continued

residential real estate; the previously approved activities include the making, acquiring and servicing of extensions of credit secured by second liens on residential real estate; the previously approved service area of the office, comprised of the Metropolitan Orange area, will also be expanded to include the entire State of California for all the activities of the office) at 600 City Parkway West, Suite 710, Orange, California, through its subsidiary, Citicorp Homeowners, Inc. (3/20/81) 3/

- New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of existing offices engaging in the following activities (commercial finance and factoring activities) at Kirby Building, 1509 Main Street, Dallas, Texas, this office's service area would be expanded to include Colorado; and 425 Shatto Place, Los Angeles, California, this office's service area would be expanded to include Arkansas, Kansas, Louisiana, Nebraska, New Mexico, Oklahoma and Texas, through its subsidiary, Manufacturers Hanover Commercial Corporation (Delaware) (3/20/81) 3/
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of existing offices engaging in the following activity (commercial finance) at 5775-B Glenridge Drive N.E., Atlanta, Georgia, this office's service area would be expanded to include Virginia and West Virginia; 1 Commerce Place, Suite 1933, Nashville, Tennessee, this office's service area would be to include Arkansas, Mississippi and Missouri; and 100 South Wacker Drive, Chicago, Illinois, this office's service area would be expanded to include Kansas and Nebraska, through its subsidiary, Manufacturers Hanover Commercial Corporation (Delaware) (3/20/81) 3/
- Atlanta Metropolitan Bancorporation, Tampa, Florida, notification of intent to engage in de novo activities (in the sale of life insurance, disability insurance, property and casualty insurance directly related to extensions of credit by its subsidiary banks) in Hillsborough, Pasco, Jackson, and Pineallas County, Florida (3/20/81) 3/
- St. Louis Union Planters Corporation, Memphis, Tennessee, notification of intent to engage in de novo activities (to engage solely in the activity of providing management consulting advice to non-affiliated banks on a non-continuing and

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

ACTIONS OF THE BOARD-Continued

explicit fee basis) at 67 Madison Avenue, Memphis, Tennessee, through a subsidiary, Union Planters Risk Management Company (3/16/81) 3/

- Kansas City Fourth National Corporation, Tulsa, Oklahoma, 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 issuing letters of credit and accepting drafts) in Tulsa, Oklahoma; the geographic area to be served by this office will be the Tulsa Metropolitan area (3/20/81) 3/
- Kansas City United Bancshares, Inc., Tulsa, Oklahoma notification of intent to engage in de novo activities (engage in the sale of insurance directly related to extensions of credit by United Bank, Tulsa, Oklahoma) through a de novo subsidiary, United Bancshares Insurance Agency, Inc., Tulsa, Oklahoma; the geographic area to be served is Tulsa County, Oklahoma (3/16/81) 3/
- San Francisco Western Bancorporation, Los Angeles, California, notification of intent to engage in de novo activities (to engage in the activity of underwriting, as reinsurer, credit life insurance directly related to extensions of credit in the State of Washington) at FNB Plaza, Phoenix, Arizona, through a wholly-owned direct subsidiary, Western Bancorp Credit Life Insurance Company (an Arizona Corporation) (3/22/81) 3/

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

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

- New York Hempstead Bank, Hempstead, New York. To establish a branch at The Huntington Business Campus, Melville, Town of Huntington, County of Suffolk, New York. 2/
- Cleveland Peoples Liberty Bank and Trust Co., Covington, Kentucky. To establish a branch at 3036 Decoursey Pike, Covington, Kentucky. 2/
- Richmond Bank of Shawsville, Shawsville, Virginia. To establish a branch at the intersection of West Main Street and Kessling Avenue, Salem, Virginia. 2/
- Richmond First Virginia Bank - Colonial, Richmond, Virginia. To establish a branch at 8044 West Broad Street, Fountain Square Shopping Center, Henrico County, Virginia. 2/
- Atlanta First Georgia Bank, Atlanta, Georgia. To establish a branch at 5919 Memorial Drive, Stone Mountain, Georgia. 2/
- Atlanta Central Bank of Montgomery, Montgomery, Alabama. To establish an ATM machine at 2905-A Montgomery Mall, Montgomery, Alabama. 2/
- Atlanta First Navy Bank, Pensacola, Florida. To establish an ATM machine located at 5600 Highway 98, West Navy Exchange Mall, Pensacola, Florida. 2/
- Chicago Bank of Reynolds, Reynolds, Indiana. To establish a branch at 400 East Washington Street, Monticello, Indiana. 2/
- Chicago Citizens Bank and Trust Company, Clare, Michigan. To establish a branch in the vicinity of 550 North 30th Avenue, Fork Township, Mecosta County, Michigan. 2/
- Minneapolis The Commercial Bank of Menominee, Menominee, Michigan. To establish a branch in Menominee, Michigan. 2/

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

APPLICATIONS RECEIVED-ContinuedTo Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

- Atlanta Acadiana Bancshares, Inc., Lafayette, Louisiana, for approval to acquire at least 66-2/3 percent of the voting shares of American Bank & Trust Company, Lafayette, Louisiana. 2/
- Chicago First Cary-Grove Corp., Cary, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First Security Bank of Cary-Grove, Cary, Illinois. 2/
- Chicago First of Huron Corp., Bad Axe, Michigan, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First National Bank of Bad Axe, Bad Axe, Michigan. 2/
- St. Louis Lakeland Bancshares, Inc., Sunrise Beach, Missouri, for approval to acquire 80.3 percent of the voting shares of Lakeland State Bank, Camden County (P.O. Sunrise Beach), Missouri. 2/
- St. Louis Leitchfield Deposit Bancshares, Inc., Leitchfield, Kentucky, for approval to acquire at least 80 percent of the voting shares of Leitchfield Deposit Bank & Trust Company, Leitchfield, Kentucky. 2/
- Minneapolis FSB Holding Company, Inc., Trimont, Minnesota, for approval to acquire at least 83 percent of the voting shares of Farmers State Bank of Trimont, Trimont, Minnesota. 2/
- Kansas City Army National Bancshares, Inc., Fort Leavenworth, Kansas, for approval to acquire 80 percent of the voting shares of Army National Bank of Fort Leavenworth, Fort Leavenworth, Kansas. 2/
- Kansas City Gibbon Exchange Company, Gibbon, Nebraska, for approval to acquire 98.4 percent or more of the voting shares of Exchange Bank, Gibbon, Nebraska. 2/
- Kansas City Leavcorp, Inc., Leavenworth, Kansas, for approval to acquire at least 80 percent of the voting shares of Leavenworth National Bank & Trust Company, Leavenworth, Kansas. 2/
- Dallas Irving American Bancshares Corp., Irving, Texas, for approval to acquire 80 percent of the voting shares of The American Bank, Irving, Texas. 2/

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

APPLICATIONS RECEIVED-Continued

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

- St. Louis Shelbyville Bancshares, Inc., Shelbyville, Missouri, for approval to acquire at least 80 percent of the voting shares of Farmers and Merchants Bank of Green Ridge, Green Ridge, Missouri. 2/
- Kansas City Wyoming Bancorporation, Cheyenne, Wyoming, for approval to acquire 100 percent of the voting shares of First Wyoming Bank, N.A., Torrington, Wyoming, 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 Barclays Bank Limited and Barclays Bank International Limited, both of London, England, requests permission to relocate an existing office engaging in the following activities (commercial finance, i.e., making secured loans to small and medium sized businesses) from 1901 Avenue of the Stars, Suite 1774, Los Angeles, California to 3550 Wilshire Boulevard, Suite 1234, Los Angeles, 18321 Ventura Boulevard, Third Floor, Tarzana and 18662 MacArthur Boulevard, Suite 420, Irvine, all in California, through their subsidiary, BarclaysAmerican/Business Credit, Inc. (3/16/81) 3/
- New York The Chase Manhattan Corporation, New York, New York, requests permission to relocate an existing 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; to service loans and other extensions of credit for any person; to sell mortgage loans in the secondary market; and to offer mortgage term life insurance, accident and health insurance and disability insurance directly related

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

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

APPLICATIONS RECEIVED-Continued

to such lending and servicing activities) from 101 Wymore Road, Altamonte Springs, Florida to a new location at a building currently under construction at Mills and Livingston Streets, Orlando, Florida, through its subsidiary, Housing Investment Corporation of Florida (3/20/81) 3/

New York

Citicorp, New York, New York, requests permission to expand the service area of an existing office engaging in the following activities (the purchasing and servicing for its own account of sales finance contracts; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; 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; and the servicing, for any person; of loans and other extensions of credit; the previously approved service area of the office, comprised of the entire State of Oklahoma, would be expanded to include the entire State of Arkansas; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc.) at 5801 East 41st Street, Tulsa, Oklahoma, through its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (Delaware) (3/20/81) 3/

New York

Citicorp, New York, New York, requests permission to expand the service area of an existing office engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; 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; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Person-to-Person Mortgage Corporation, to the extent permissible under applicable State insurance laws and regulations; the making of loans to individuals and businesses to finance the purchase of mobile homes, modular units or related manufactured housing, together with the real property to which such housing is or will be permanently

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

APPLICATIONS RECEIVED-Continued

affixed, such property being used as security for the loans; and the servicing, for any person, of loans and other extensions of credit; the proposed expanded service area of the office would be comprised of the entire State of Nevada for all of the aforementioned activities except that this application would not expand the service area for the sale of credit related property and casualty insurance; credit related life, accident and health insurance may be underwritten by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Mortgage Corporation) at Alexander Dawson Building, 4045 South Spencer, Suite A62, Las Vegas, Nevada, through its subsidiary, Citicorp Person-to-Person Mortgage Corporation (Domestic) (3/20/81) 3/

- New York European American Bancorp, New York, New York, for approval to acquire all of the assets of Dorman & Wilson, Inc., White Plains, New York, a company engaged in mortgage banking, loan servicing, financial advising and real estate appraisal activities.
- New York Fidelity Union Bancorporation, Newark, New Jersey, requests permission to expand the activities of existing offices to engage in the following activity (making second mortgage loans) at 1505 Market Street, Box #23, Camp Hill; 3820 Walnut Street, East Harrisburg; Store #6, T. Nowell Wood Plaza, Wyoming Avenue, Box #1024, Kingston; 790 New Holland Avenue, P.O. Box 901, Lancaster; 317 W. Main Street, P.O. Box 463, Lansdale; Lebanon Valley Mall, 22nd & Cumberland Street, P.O. Box 628, Lebanon; 5528 New Falls Road, P.O. Box 396, Levittown; 605 Pennsylvania Avenue, Matamoras; 108 North Centre Street, Zavalares Building, Pottville; 1010 Lancaster Avenue, Reading; 222 Adams Avenue, Box #762, Creanton; Routes #11, #15, P.O. Box 178, Shamokin Dam; 616 Baltimore Pike, P.O. Box 248, Springfield; 405 Main Street, Towanda; 2131 Mac Arthur Road, P.O. Box 266, Whitehall and 83 Outlet Mall, 2138 South Queen Street, P.O. Box 2002, York, all located in Pennsylvania, through its subsidiary, Senty Consumer Discount Company (3/18/81) 3/
- New York Manufacturers Hanover 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 such as would be made by a commercial mort-

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APPLICATIONS RECEIVED-Continued

gage company and servicing any such loans and other extensions of credit for any person) at 5660 Syracuse Circle, Denver, Colorado, through its subsidiary, Manufacturers Hanover Mortgage Corporation (3/20/81) 3/

- New York United Bank Corporation of New York, Albany, New York, for approval to underwrite as reinsurer, through its subsidiary, United Reinsurance-Life Company, credit life and credit accident and health insurance directly related to extensions of credit by Applicant's credit granting subsidiaries in New York State.
- Cleveland Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in the following activities (acting as agent for non-affiliated insurance companies in the sale or solicitation of orders for accident and health insurance and mortgage redemption life insurance on debtors, in connection with mortgages made or serviced) at Suite C & D, 1741 West Lincoln Avenue, Anaheim; Bank of America Building, 300 S. Harbor Boulevard, Suite 415, Anaheim; 7002 Moody Street, LaPalma; 18918 Soledad Canyon Road, Canyon County; 906 East Avenue 0-9, Palmdale; 451 S. Escondido Boulevard, Escondido; Suites 101-102, 5727 Camino Del Rio South, San Diego; Suite A-5, 1616 W. Shaw Avenue, Fresno; 1521 and 1523 Tennessee Street, Vallejo; Suite 208, 440 Grand Avenue, Oakland; Suite 204, 6117 Brockton Avenue, Riverside; 5777 Madison Avenue, Suite 630, Sacramento; Suite 101, The Sherman Building, 3031 Tisch Way, San Jose; The Woodbridge Building, Suite 203, 222 N. Mountain Avenue, Upland; and 5700 Ralston Street, Suite 305, Ventura, all located in California, through its subsidiary, The Kissell Company, Springfield, Ohio (3/18/81) 3/
- Richmond NCNB Corporation, Charlotte, North Carolina, for approval to acquire all of the assets and business of Atlantic Discount Company, Inc., Jacksonville, Florida.
- Richmond Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in 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,

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APPLICATIONS RECEIVED-Continued

life and credit accident and health insurance directly related to its extensions of credit; acting as agent in the sale of insurance protecting collateral held against the extensions of credit; and making second mortgage loans secured in whole or in part by mortgage or other liens on real estate) at 3391 Northeast Silver Springs Boulevard, Ocala, Florida, through its subsidiary, Landmark Financial Services, Inc. (3/20/81) 3/

- St. Louis Leitchfield Deposit Bancshares, Inc., Leitchfield, Kentucky, for approval to engage in general insurance agency activities through the acquisition of 100 percent share ownership of B. S. Alexander Insurance Agency, Inc., Leitchfield, Kentucky.
- Kansas City Central Service Corporation, Enid, Oklahoma, notification of intent to engage in de novo activities (the making or acquiring, for its own account or for the account of others, loans and other extensions of credit, including the purchase and discount of notes, the purchase of participations in loans and the extension of direct loans to customers) at 324 West Broadway, Enid, Oklahoma, serving the State of Oklahoma, the northern portion of Texas and the southern portion of Kansas (3/17/81) 3/
- Kansas City Farmers Enterprises, Inc., Albert, Kansas, 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) in Great Bend, Kansas, the geographic area to be served by this office includes Barton County, Kansas (3/16/81) 3/
- Kansas City Fidelity of Oklahoma, Inc., Oklahoma City, Oklahoma, 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) at Fidelity Plaza, Robinson at Robert S. Kerr Avenue, Oklahoma City, Oklahoma, the geographic area to be served are the States of Oklahoma, Texas, Kansas, Missouri, Colorado and Arkansas (3/20/81) 3/
- Kansas City Gibbon Exchange Company, Gibbon, Nebraska, for approval to acquire Gibbon Insurance Agency, Gibbon, Nebraska, and thereby engage in general insurance agency activities in a community of less than 5,000 population.

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

APPLICATIONS RECEIVED-Continued

REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.