ANNOUNCEMENT BY

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 26)

Actions of the Board; Applications and Reports

Received During the Week Ending June 26, 1982

APPLICABLE RESERVE BANK	ACTIONS OF THE BOARD
Kansas City	Citizens National Bancshares, Inc., Oklahoma City, Oklahoma, extension of time to July 17, 1982, within which to consummate the acquisition of Citizens National Bank & Trust Co., Oklahoma City, Oklahoma. 1/
Kansas City	City Bancorp of Norman, Inc., Norman, Oklahoma, extension of time to September 15, 1982, within which to consummate the acquisition of City National Bank & Trust, Norman, Oklahoma. 1/
Chicago	DETROITBANK Corporation, Detroit, Michigan, extension of time to September 22, 1982, within which to acquire 100 percent of the voting shares of the Detroit Bank - Gross Pointe, National Association, Grosse Pointe, Michigan. 1/
Cleveland	First Kentucky Bancshares, Inc., Florence, Kentucky, extension of time to August 30, 1982, within which to acquire Boone State Bank, Florence, Kentucky. 1/
Chicago	F L & T FINANCIAL CORPORATION, Columbia, Indiana, extension of time to September 20, 1982, 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 Farmer's Loan and Trust Company, Columbia, Indiana. 1/
Cleveland	Independence Bancorp, Independence, Ohio, extension of time to August 30, 1982, within which to acquire Independence Bank, Independence, Ohio. 1/
San Francisco	Seaport Bancorp, Inc., Lewiston, Idaho, extension of time to September 22, 1982, within which to become a bank holding company through the acquisition of Seaport Citizens Bank, Lewiston, Idaho. 1/

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

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ACTIONS OF THE BOARD-Continued

Kansas City	Union Bancshares, Inc., Wichita, Kansas, extension of time to September 21, 1982, within which to consummate the acquisition of Union National Bank, Wichita, Kansas. 1/
New York	Bank of New York, New York, New York, extension of time to July 27, 1983, within which to establish branches: (1) in the immediate vicinity of Marcus Boulevard and Vanderbilt Motor Parkway, Town of Smithtown, New York; and (2) in the immediate vicinity of the intersection of Mamaroneck and Union Avenues, Town of Harrison, New York. 1/
Atlanta	Bank of Dahlonega, Dahlonega, Georgia, proposed merger with Dahlonega Interim, Inc., Dahlonega, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Chicago	Columbus Bank and Trust Company, Columbus, Indiana, to merge with Bartholomew County Bank, Columbus, Indiana, under the charter of Bartholomew County Bank and title of Columbus Bank and Trust Company; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
San Francisco	CV Merger Company, Norwalk, California, proposed merger with Cerritos Valley Bank, Norwalk, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	First National Bank of Russellville, Russellville, Alabama, proposed merger with FBG National Bank of Russellville, Russellville, Alabama; report to the Comptroller of the Currency on competitive factors. 1/
San Francisco	GVB Merger Corporation, Turlock, California, proposed merger with Golden Valley Bank, Turlock, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
San Francisco	La Jolla Phantom Corp., La Jolla, California, proposed merger with La Jolla Bank and Trust Company, La Jolla, California, under the title and charter of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

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ACTIONS OF THE BOARD-Continued

Boston	Malden Trust Company, Malden, Massachusetts, proposed merger with The First National Bank of Malden, Malden, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
San Francisco	Napa Merger Company, Napa, California, proposed merger with Napa Valley Bank, Napa, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
New York	National State Bank, Elizabeth, New Jersey, proposed merger with Jersey Shore Bank, Long Branch, New Jersey; report to the Comptroller of the Currency on competitive factors. 1/
San Francisco	Sterling Merger Corp., Los Angeles, California, proposed merger with Sterling Bank, Los Angeles, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Richmond	Union National Bank of Clarksburg, Clarksburg, West Virginia, proposed merger with Union National Bank of West Virginia, Clarksburg, West Virginia, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/
San Francisco	VB Merger Company, Santa Ana, California, proposed merger with Valencia Bank, Santa Ana, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

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ACTIONS OF THE BOARD-Continued

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

Approved

Cleveland AmeriTrust Company of Toledo, Toledo, Ohio. 1/

Kansas City The Aurora Bank, Aurora, Colorado. 1/

* * * * *

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

Approved

Cleveland AmeriTrust Company, Cleveland, Ohio. To establish a customer bank communication terminal branch at 3395 Scranton Road, Cleveland, Cuyahoga County, Ohio. 1/

Richmond Bank of the Commonwealth, Norfolk, Virginia. To establish a branch at 225 South Rosemont Road, Virginia Beach, Virginia. 1/

Atlanta Central Bank, Mobile, Alabama. To establish a branch at 251 Government Street, Mobile, Alabama. 1/

Atlanta Central Bank, Mobile, Alabama. To establish an ATM at the University of South Alabama Post Office/Bookstore, Mobile, Alabama. 1/

San Francisco Emerald Empire Banking Company, Springfield, Oregon. To establish a branch office to be located at 1975 Oak Street, Eugene, Oregon. 1/

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

Approved

Cleveland AmeriTrust Company, Cleveland, Ohio, to merge with AmeriTrust Company of Toledo, Toledo, Ohio. 1/

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

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ACTIONS OF THE BOARD-Continued

Issued Intent Not to Disapprove Change in Control
Pursuant to Change in Bank Control Act of 1978

Not Disapproved

Kansas City Peoples Insurance Agency, Inc., Sharon Springs, Kansas. 1/

Kansas City Security Bancshares, Inc., Kansas City, Kansas. 1/

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Applications and Notifications for 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

Sixty Day Notification Period Allowed to Expire

St. Louis Union Planters Corporation, Memphis, Tennessee: no objection to acquire 10 percent of the shares of Handelskredit Bank AG, Zurich, Switzerland.

Dallas Mercantile Texas Corporation, Dallas, Texas: no objection to invest in Mercantile Texas Overseas Finance N.V., Curacao, Netherlands Antilles.

* * * * *

To Establish a U.S. Branch of an Edge Act Corporation
Pursuant to Section 25(a) of the Federal Reserve Act

Approved

New York Bankers Trust Company, New York, New York: grants consent to amend Articles First, Fourth and Seventh of the Articles of Association of Bankers Trust International Corporation, Miami, Florida, to change its name to Bankers Trust Company International to provide for the establishment of branches in Chicago, Illinois; Houston, Texas; and Los Angeles, California.

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

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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

Philadelphia TGC Holdings, Inc., Bala Cynwyd, Pennsylvania, for approval to acquire 100 percent of the voting shares of Girard Bank Delaware, Wilmington, Delaware. 1/

Atlanta FSB Bancorporation, Decatur, Alabama, for approval to acquire 100 percent of the voting shares of First State Bank of Decatur, Decatur, Alabama. 1/

Atlanta Georgia Peoples Bankshares, Inc., Baxley, Georgia, for approval to acquire 100 percent of the voting shares of Peoples State Bank & Trust, Baxley, Georgia. 1/

Atlanta Louisiana Bancorp, Inc., Crowley, Louisiana, for approval to acquire 100 percent of the voting shares of Louisiana Bank & Trust Company, Crowley, Louisiana. 1/

Atlanta West Baton Rouge Bancshares, Inc., Port Allen, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bank of West Baton Rouge, Port Allen, Louisiana. 1/

Chicago Boulevard Bancorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares of National Bank of Chicago, Chicago, Illinois; First National Bank in Wilmette, Wilmette, Illinois; The Hinsdale Capital Corporation, Chicago, Illinois, which owns The First National Bank of Hinsdale, Hinsdale, Illinois; Firstwin Corporation, Winnetka, Illinois, which owns The First National Bank of Winnetka, Winnetka, Illinois; and The Glencoe Capital Corporation, Glencoe, Illinois, which owns Glencoe National Bank, Glencoe, Illinois. 1/

Chicago McLean County Bancshares, Inc., Bloomington, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to McLean County Bank, Bloomington, Illinois and Stanford State Bank, Stanford, Illinois. 1/

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

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ACTIONS OF THE BOARD-Continued

St. Louis	Central Kentucky Bancorp, Inc., Elizabethtown, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to First Hardin National Bank & Trust, Elizabethtown, Kentucky. 1/
St. Louis	First Bolivar Capital Corporation, Cleveland, Mississippi, for approval to acquire at least 80 percent of the voting shares of First National Bank of Bolivar County, Cleveland, Mississippi. 1/
St. Louis	FSB, Inc., Covington, Tennessee, for approval to acquire 100 percent of the voting shares of First State Bank, Covington, Tennessee. 1/
Minneapolis	Americana Bancorporation of Danube, Inc., Edina, Minnesota, for approval to acquire an additional 76 percent of the voting shares of Americana State Bank of Danube, Danube, Minnesota. 1/
Minneapolis	Butte Bancorporation, Inc., Billings, Montana, for approval to acquire at least 85 percent of the voting shares of Montana Bank of Butte, N.A., Butte, Montana. 1/
Minneapolis	Headwaters Bancorp., Inc., Land O'Lakes, Wisconsin, for approval to acquire 100 percent of the voting shares of Headwaters State Bank, Land O'Lakes, Wisconsin. 1/
Minneapolis	Roundup Bancorporation, Inc., Billings, Montana, for approval to acquire at least 85 percent of the voting shares of Montana Bank of Roundup, N.A., Roundup, Montana. 1/
Kansas City	Amoret Bancshares, Inc., Amoret, Missouri, for approval to acquire at least 80 percent of the voting shares of Bates County National Bank, Amoret, Missouri. 1/
Kansas City	Elk City State Bancshares, Inc., Elk City, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Elk City State Bank, Elk City, Oklahoma. 1/
Kansas City	First Bankshares of Las Animas, Las Animas, Colorado, for approval to acquire at least 80 percent of the voting share of The First National Bank of Las Animas, Las Animas, Colorado. 1/

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

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ACTIONS OF THE BOARD-Continued

Kansas City	Knob Noster Bancshares, Inc., Knob Noster, Missouri, for approval to acquire at least 80 percent of the voting shares of The Bank of Knob Noster, Knob Noster, Missouri. 1/
Kansas City	University State Bancshares, Inc., Lawrence, Kansas, for approval to acquire at least 80 percent of the voting shares of The University State Bank, Lawrence, Kansas. 1/
Dallas	First Amarillo Bancorporation, Inc., Amarillo, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Amarillo, Amarillo, Texas. 1/
Dallas	Great American Bancshares, Inc., Arlington, Texas, for approval to acquire at least 80 percent of the voting shares of American Bank of Arlington, Arlington, Texas. 1/
Dallas	Lometa Bancshares, Inc., Lometa, Texas, for approval to acquire at least 80 percent of the voting shares of The Citizens State Bank of Lometa, Lometa, Texas. 1/
Dallas	Montgomery County Bancshares, Inc., Spring, Texas, for approval to acquire at least 80 percent of the voting shares of Montgomery County Bank, N.A., Spring, Texas. 1/
Dallas	Stamford Bancshares, Inc., Stamford, Texas, for approval to acquire at least 80 percent of the voting shares of Stamford Financial Corporation, Stamford, Texas. 1/
San Francisco	Ambank Holding Company, Phoenix, Arizona, for approval to acquire 99.3 percent of the voting shares of American Bank, Phoenix, Arizona. 1/
San Francisco	Community Bancorporation, Pullman, Washington, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Bank of Pullman, Pullman, Washington. 1/
San Francisco	El Camino Bancorp, Anaheim, California, for approval to acquire 100 percent of the voting shares of El Camino Bank, Anaheim, California. 1/
San Francisco	Napa Valley Bancorp, Napa, California, for approval to acquire 100 percent of the voting shares of Napa Valley Bank, Napa, California. 1/

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

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ACTIONS OF THE BOARD-Continued

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

Approved

Philadelphia — The Girard Company, Bala-Cynwyd, Pennsylvania, for approval to acquire 100 percent of the voting shares of TGC Holdings, Inc., Bala Cynwyd, Pennsylvania and indirectly Girard Bank Delaware, Wilmington, Delaware. 1/

Cleveland — AmeriTrust Corporation, Cleveland, Ohio, for approval to acquire 100 percent of the voting shares of AmeriTrust Company of Toledo, Toledo, Ohio, a proposed new bank. 1/

Richmond — Citizens Bancorp, Riverdale, Maryland, for approval to acquire 100 percent of the voting shares of Kennedy Bank and Trust Company, Bethesda, Maryland. 1/

Chicago — Chemical Financial Corporation, Midland, Michigan, for approval to acquire 100 percent of the voting shares of the successor by consolidation to The Pinney State Bank, Cass City, Michigan. 1/

Chicago — Harris Bankcorp, Inc., Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Argo State Bank, Summit, Illinois. 1/

Chicago — Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The First National Bank of Wilmette, Wilmette, Illinois. 1/

Chicago — Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire Firstwin Corporation, Chicago, Illinois which currently owns The First National Bank of Winnetka, Winntka, Illinois. 1/

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

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ACTIONS OF THE BOARD-Continued

Chicago	Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The Glencoe Capital Corporation, Glencoe, Illinois which currently owns Glencoe National Bank, Glencoe, Illinois. 1/
Chicago	Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire National Boulevard Bank of Chicago, Chicago, Illinois. 1/
Chicago	Miami Corporation, Chicago, Illinois, for approval to acquire 100 percent of the voting shares of Boulevard Bancorp, Inc., Chicago, Illinois and thereby indirectly acquire The Hinsdale Capital Corporation, Chicago, Illinois which currently owns The First National Bank of Hinsdale, Hinsdale, Illinois. 1/
Chicago	MPS Bancorp, Inc., Mt. Prospect, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Tollway-Arlington National Bank of Arlington Heights, Illinois, Arlington Heights, Illinois. 1/
Chicago	Security Financial Services, Inc., Sheboygan, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Manitowoc County Bank, Manitowoc, Wisconsin. 1/
St. Louis	First Tennessee National Corporation, Memphis, Tennessee, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Harpeth National Bank of Franklin, Franklin, Tennessee. 1/
Minneapolis	Dacotah Bank Holding Co., Aberdeen, South Dakota, for approval to acquire 100 percent of the voting shares of Faulk County State Bank, Faulkton, South Dakota. 1/
Kansas City	American, Inc., Oswego, Kansas, for approval to acquire 20 percent of the voting shares of Peoples Insurance Agency, Inc., Sharon Springs, Kansas and indirectly The Peoples State Bank, Sharon Springs, Kansas. 1/

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ACTIONS OF THE BOARD-Continued

Kansas City	First of Herington, Inc., Herington, Kansas, for approval to acquire 10 percent of the voting shares of Peoples Insurance Agency, Inc., Sharon Springs, Kansas and indirectly The Peoples State Bank, Sharon Springs, Kansas. 1/
Kansas City	First Insurance Agency, Inc., Goodland, Kansas, for approval to acquire 20 percent of the voting shares of Peoples Insurance Agency, Inc., Sharon Springs, Kansas and indirectly The Peoples State Bank, Sharon Springs, Kansas. 1/
Kansas City	Jennings Bank Shares, Inc., Jennings, Kansas, for approval to acquire 12 percent of the voting shares of Peoples Insurance Agency, Inc., Sharon Springs, Kansas and indirectly The Peoples State Bank, Sharon Springs, Kansas. 1/
Kansas City	Pioneer Bancorporation, Denver, Colorado, for approval to acquire at least 99.4 percent of the voting shares of City Center National Bank, Aurora, Colorado, a proposed new bank. 1/
Kansas City	Rifle Bank Agency, Inc., Rifle, Colorado, for approval to acquire 100 percent of the voting shares of The First National Bank in Parachute, Parachute, Colorado, a proposed new bank. 1/
Dallas	First Bancshares of Texas, Inc., Longview, Texas, for approval to acquire 100 percent of the voting shares of Tyler National Bank, Tyler, Texas, a proposed new bank. 1/
Dallas	Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank Central at Fitzhugh, N.A., Dallas, Texas, a proposed new bank. 1/
Dallas	Grand Bancshares, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Grand Bank Woodall Rodgers at Pearl, N.A., Dallas, Texas, a proposed new bank. 1/
Dallas	Mercantile Texas Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of The Merchants and Planters National Bank of Sherman, Sherman, Texas. 1/

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ACTIONS OF THE BOARD-Continued

Dallas — Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank - Champions Park, N.A., Houston, Texas. 1/

San Francisco — BSD Bancorp, Inc., San Diego, California, for approval to acquire 51 percent of the voting shares of Borrego Springs Bank, Borrego Springs, California, a proposed new bank. 1/

* * * * *

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

Approved

Kansas City — International Bancshares of Oklahoma, Inc., Yukon, Oklahoma, for approval to acquire 100 percent of the voting shares of Citizens Mortgage Corporation, Oklahoma City, Oklahoma and thereby engage in the mortgage company business, including making or acquiring, for its own account or for the account of others, loans and other extensions of credit, and servicing loans and other extensions of credit. 1/

Kansas City — Knob Noster Bancshares, Inc., Knob Noster, Missouri, for approval to engage de novo in the sale of general insurance in a community of less than 5,000 population and the sale of credit life, accident and health, and credit property and casualty insurance through a subsidiary to be known as Knob Noster Insurance Agency, Knob Noster, Missouri. 1/

Permitted

New York — Citicorp, New York, New York, requests permission to expand the activities of an existing office (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

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ACTIONS OF THE BOARD-Continued

proposed service area for the aforementioned activities shall be the entire States of Georgia, Alabama, Florida, Mississippi, North Carolina, South Carolina, Tennessee and Virginia) at 41 Perimeter Center East, N.E., Suite 540, Atlanta, Georgia, through its subsidiary, Citicorp Acceptance Company, Inc. (6/25/82) 3/

New York — Citicorp, New York, New York, requests permission to expand the activities of an existing office (the making of consumer loans secured by second mortgage or second trust liens) at 7720 York Road, Towson, Maryland; 8200 Perry Hall Boulevard, Baltimore, Maryland; 3500 East-West Highway, Hyattsville, Maryland and Harundale Mall, Ritchie Highway and Aquahart Road, Glen Burnie, Maryland, through its subsidiary, Citicorp Financial, Inc. (6/23/82) 3/

New York — Citicorp, New York, New York, requests permission to expand the service area of an existing office (previously approved 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 purchasing and servicing for its own account of 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; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Acceptance Company, Inc., to the extent permissible under applicable State insurance laws and regulations; and the servicing, for any person, of loans and other extensions of credit; the previously approved service area for the aforementioned activities encompasses the States of Kentucky, Ohio, Pennsylvania and West Virginia; the proposed expanded service area for all activities, with the exception of the sale of credit related property and casualty insurance, shall be the entire States of Indiana and Michigan; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Acceptance Company, Inc.) at 4480 Refugee Road, Eastland Professional Plaza, Suite 303, Columbus, Ohio, through its subsidiary, Citicorp Acceptance Company, Inc. (6/23/82) 3/

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

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ACTIONS OF THE BOARD-Continued

New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities and service area of an existing office (making or acquiring of direct loans, secured and unsecured, such as would be made by a finance company under Ohio Law: and acting as agent or broker for the sale of credit life insurance directly related to such lending activity; the service area would include the entire State of Ohio; previously approved activities: arranging, making or acquiring for its own account or for the account of others, loans and other extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any person, and acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit, purchasing installment sales finance contracts, and acting as an agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit) at Diamond Savings Building, Suite 102, 6100 Channingway Boulevard, Columbus, Ohio, through its subsidiary, Finance One Mortgage of Ohio, Inc. and Finance One of Ohio, Inc. (6/25/82) 3/

New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities and service area of an existing office (making or acquiring of direct loans, secured or unsecured, such as would be made by a finance company under Georgia Law; and acting as agent or broker for the sale of credit life insurance directly related to such lending activity; the service area of the office would include the State of Georgia; previously approved activities: arranging, making, or acquiring for its own account or for the account of others, loans and others extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any person, and acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit; purchasing installment sales finance contracts, and acting as an agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit life

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

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ACTIONS OF THE BOARD-Continued

insurance and credit accident and health insurance which is directly related to such loans and extensions of credit) at 245 Perimeter Center Parkway, Atlanta, Georgia, through its subsidiary, Fianance One of Georgia, Inc. (6/25/82) 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 loans and other extensions of credit, secured or unsecured, such as would be made or acquired by a finance company under Ohio Law; servicing such loans and other extensions of credit; and offering credit related life insurance; 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 secured by real and personal property, and offering credit-related single and joint life insurance and decreasing or level term (in the case of single payment loans) life insurance by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations directly related to extensions of credit made or acquired by Finance One Mortgage of Ohio, Inc.; this office will serve the entire State of Ohio) at 4015 Executive Park Drive, Cincinnati, Ohio, through its subsidiary, Finance One Mortgage of Ohio, Inc. (6/25/82) 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 loans and other extensions of credit, secured or unsecured, such as would be made or acquired by a finance company under California Law; servicing such loans and other extensions of credit; and offering credit-related life insurance; 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 secured by real and personal property, and offering credit-related single and joint life insurance and decreasing or level term (in the case of single payment loans) life insurance by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations directly related to extensions of credit made or acquired by Finance One of California, Inc.; this office will serve San Diego and Southwest Riverside counties) at 3633 Camino Del Rio South, San Diego, California, through its subsidiary, Finance One of California, Inc. (6/25/82) 3/

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

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ACTIONS OF THE BOARD-Continued

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 loans and other extensions of credit, secured or unsecured, such as would be made or acquired by a finance company under California law; servicing such loans and other extensions of credit; and offering credit-related life insurance; 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 secured by real and personal property, and offering credit-related single and joint life insurance and decreasing or level term (in the case of single payment loans) life insurance by licensed agents or brokers to the extent permissible under applicable State insurance laws and regulations directly related to extensions of credit made or acquired by Finance One of California, Inc.; this office will serve Sutter, Southwest Yuba, Southwest Nevada, Southwest Placer, West El Dorado, West Amador, Northwest Calveras, North San Joaquin, Sacramento, Solano, Northeast Contra Costa, Yolo, Southeast Colusa and Napa counties) at 1245 River Park Drive, Sacramento, California, through its subsidiary, Finance One of California, Inc. (6/25/82) 3/

New York — Ramapo Financial Corporation, Wayne, New Jersey, requests permission to establish a de novo office engaging in the following activities ((1) servicing loans and other extensions of credit for any person or company (affiliated or non-affiliated) and (2) providing financially oriented data processing services to affiliated and non-affiliated persons or companies; such activities would primarily include the data processing of installment, mortgage, and commercial loans extended by financial institutions; in addition, excess computer time would be made available to any person for the purpose of processing data, of the kinds that banks have processed in conducting their internal operations and accommodating their customers) at 64 Boonton Road, Wayne, New Jersey, serving the New York City metropolitan area, primarily northern New Jersey, through its subsidiary, RFC Services Corporation (6/25/82) 3/

Cleveland — Interstate Financial Corporation, Dayton, Ohio, notification of intent to engage in de novo activities (underwriting and reinsuring credit life and credit accident and health insurance in connection with extensions of consumer credit) at 34 North Main Street, Dayton, Ohio, serving Montgomery and Greene counties and counties contiguous thereto, through its subsidiary, Financial Interstate Life Insurance Company (6/26/82) 3/

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

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ACTIONS OF THE BOARD-Continued

Richmond Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender) at 222 W. Broad Street, Texarkana, Texas, serving the city limits of Texarkana and other parts of Bowie county, through its subsidiary, World Acceptance Corporation (6/19/82) 3/

Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, notification of intent to engage in de novo activities (acting as agent or broker of: (1) credit life and accident and health insurance that is directly related to the extensions of credit by the bank; and (2) property and casualty insurance, including dual and single interest insurance, which is directly related to extensions of credit by the bank, insurance protecting collateral in which the lender has acquired a security interest, and insurance customarily sold to individual borrowers in connection with or as part of an insurance package with insurance protecting collateral) at the following offices: First Alabama Bank of Anniston, National Association (now Anniston National Bank) 1031 Quintard Avenue, Calhoun County, Alabama; First Alabama Bank of Troy, National Association (now First Farmers & Merchants National Bank of Troy) 63 South Court Square, Pike County, Alabama; First Alabama Bank of Walker County (now Cordova Citizens Bank) 101 Mill Street, Walker County, Alabama, through its subsidiary, FAB Agency, Inc. (6/24/82) 3/

Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, notification of intent to engage in de novo activities (making loans or other extensions of credit related to international trade transactions, including the issuance of commercial letters of credit and international finance operations; these activities will include specifically the extensions of loans secured by import/export trade receivables or similar services to fully accommodate customers engaged in international trade and related activities) at 106 St. Francis Street, Mobile, Alabama; 417 North 20th Street, Birmingham, Alabama and 216 West Side Court Square, Huntsville, Alabama, serving Alabama, Mississippi, Florida and the Southeastern United States (6/22/82) 3/

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

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ACTIONS OF THE BOARD-Continued

Chicago — Walter E. Heller International Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (in the appraisal of real property) at One North Park East, Suite 200, 8950 North Central Expressway, Dallas, Texas, the geographic area to be served will be the States of Arkansas, Louisiana, New Mexico, Oklahoma and Texas, through its subsidiary, Abacus Realty Appraisers, Inc. (6/22/82) 3/

Minneapolis — First Bank System, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (in activities performed by a trust company, including activities of a fiduciary, agency, or custodial nature, in the manner authorized by federal and State law) at 1390 Main Street, Sarasota, Florida, serving the State of Florida, through a subsidiary, First Trust Company of Florida (National Association) (6/25/82) 3/

Dallas — Harris County Bankshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (selling personnel consulting services to financial institutions) at 397 North Belt East, Houston, Texas, serving the State of Texas, through its subsidiary, Human Resource Service Corporation (6/22/82) 3/

San Francisco — Seafirst Corporation, Seattle, Washington, notification of intent to engage in de novo activities (making and acquiring loans and other extensions of credit secured by real estate mortgages and deeds of trust, and acting as agent for the sale of credit life and accident and disability insurance directly related to its extensions of credit) in the San Francisco S.M.S.A., serving the State of California, through its subsidiary, Seafirst Mortgage Corporation (6/26/82) 3/

San Francisco — Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in acting as escrow agent for the purchase and sale of real property and the execution of all documents and dispersal of funds relating to loan transactions, and all other activities engaged in by an escrow company) in Aiea, Hawaii, serving the State of Hawaii, through its subsidiary, Security Pacific Escrow, Inc. (6/24/82) 3/

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

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APPLICATIONS RECEIVED

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

New York	Manufacturers Hanover Trust Company, New York, New York. To establish a limited purpose branch at 95-25 Queens Boulevard, Rego Park, New York. 2/
Cleveland	The Toledo Trust Company, Toledo, Ohio. To establish a branch at Bancroft and Franklin, Toledo, Lucas County, Ohio. 2
Richmond	United Virginia Bank, Richmond, Virginia. To establish a branch at the intersection of Parham Road and U.S. Route 1, Henrico County, Virginia. 2/
San Francisco	Valley Bank of Nevada, Las Vegas, Nevada. Branch office to be located in the Community of Gardnerville, Douglas County, Nevada. 2/
San Francisco	First Interstate Bank of California, Los Angeles, California. Branch office in the vicinity of the intersection of Kanan Road and Thousands Oaks Boulevard, Unincorporated Community of Agoura, Los Angeles County, California. 2/

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

Chicago	American Bank and Trust Company, Lansing, Michigan, to consolidate with American Bank of Perry, Perry, Michigan. 2/

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

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APPLICATIONS RECEIVED-Continued

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

Chicago — Security Bank St. Clair Shores, St. Clair Shores, Michigan. 2/

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Applications and Notifications for 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

Philadelphia — Provident National Corporation, Philadelphia, Pennsylvania: requests consent to organize and operate a wholly-owned subsidiary, PNC International Finance N.V., Curacao, Netherlands Antilles.

Chicago — Walter E. Heller International Corporation, Chicago, Illinois: prior notification of its intent to increase, through its subsidiary, Walter E. Heller Overseas Corporation, the capital of its joint venture subsidiary, Factofrance Heller, S.A.

Chicago — Walter E. Heller International Corporation, Chicago, Illinois: prior notification of its intent to increase, through its subsidiary, Walter E. Heller Overseas Corporation, the capital of its joint venture Heller Factor Italia S.p.A.--Italfactor.

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

New York — HUBCO, Inc., Union City, New Jersey, for approval to acquire 100 percent of the voting shares of Hudson United Bank, Union City, New Jersey. 2/

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

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APPLICATIONS RECEIVED-Continued

Cleveland	Commercial Bancshares, Inc., West Liberty, Kentucky, for approval to acquire at least 80 percent of the voting shares of Commercial Bank, West Liberty, Kentucky. 2/
Cleveland	New Bancshares, Inc., Newport, Kentucky, for approval to acquire 100 percent of the voting shares of The Newport National Bank, Newport, Kentucky. 2/
Atlanta	BOS Bancshares, Inc., Metairie, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bank of the South, Gretna, Metairie, Louisiana. 2/
Atlanta	Central Bancshares, Inc., Glenmore, Louisiana, for approval to acquire at least 80 percent of the voting shares of Central Bank & Trust Company, Glenmore, Louisiana. 2/
Atlanta	FBT Bancshares, Inc., Slidell, Louisiana, for approval to acquire at least 80 percent of the voting shares of Fidelity Bank and Trust Company, Slidell, Louisiana. 2/
Atlanta	F.C.B., Inc., Alachua, Florida, for approval to acquire at least 80 percent of the voting shares of First National Bank of Alachua, Alachua, Florida. 2/
Atlanta	First Hogansville Bankshares, Inc., Hogansville, Georgia, for approval to acquire 100 percent of the voting shares of The Citizens Bank, Hogansville, Georgia. 2/
Atlanta	LaPlace Bancshares, Inc., LaPlace, Louisiana, for approval to acquire 100 percent of the voting shares of Bank of LaPlace of St. John the Baptist Parish, Louisiana, LaPlace, Louisiana. 2/
Atlanta	Northern of Tennessee Corp., Clarksville, Tennessee, for approval to acquire at least 80 percent of the voting shares of Northern Bank of Tennessee, Clarksville, Tennessee. 2/

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

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APPLICATIONS RECEIVED-Continued

Atlanta	United Bancorporation of Alabama, Inc., Atmore, Alabama, for approval to acquire at least 80 percent of the voting shares of The Bank of Atmore, Atmore, Alabama and Peoples Bank, Frisco City, Alabama. 2/
Atlanta	West Alabama Bancshares, Inc., Millport, Alabama, for approval to acquire at least 80 percent of the voting shares of Merchants & Farmers Bank, Millport, Alabama. 2/
Chicago	Savanna Bancorp, Inc., Savanna, Illinois, for approval to acquire 80 percent or more of the voting shares of Savanna State Bank, Savanna, Illinois. 2/
Chicago	Somonauk FSB Bancorp, Inc., Somonauk, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Farmers State Bank of Somonauk, Somonauk, Illinois. 2/
Chicago	TREYNOR BANCSHARES, INC., Treynor, Iowa, for approval to acquire at least 87.7 percent of the voting shares of Treynor State Bank, Treynor, Iowa. 2/
St. Louis	Clark County Bancshares, Inc., Wyaconda, Missouri, for approval to acquire at least 80 percent of the voting shares of Peoples Bank of Wyaconda, Missouri, Wyaconda, Missouri. 2/
St. Louis	Kentucky Southern Bancorp, Inc., Bowling Green, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to The Citizens National Bank of Bowling Green, Bowling Green, Kentucky. 2/
Minneapolis	Gibbon Bancorporation, Inc., Gibbon, Minnesota, for approval to acquire at least 90 percent of the voting shares of Citizens State Bank of Gibbon, Gibbon, Minnesota. 2/
Minneapolis	Pine River Holding Company, Pine River, Minnesota, for approval to acquire 94.8 percent of the voting shares of Pine River State Bank, Pine River, Minnesota. 2/

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

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APPLICATIONS RECEIVED-Continued

Kansas City — Docking Bank Consulting Company, Arkansas City, Kansas, for approval to acquire at least 50.2 percent of the voting shares of The Union State Bank, Arkansas City, Kansas. 2/

Kansas City — Kansas State Investments, Inc., Manhattan, Kansas, for approval to acquire 90.61 percent of the voting shares of Kansas State Bancshares, Inc., Manhattan, Kansas and indirectly 0.83 percent of the voting shares of Kansas State Bank of Manhattan, Manhattan, Kansas. 2/

Dallas — The Bank of San Jacinto County Bancshares, Inc., Coldsspring, Texas, for approval to acquire 100 percent of the voting shares of The Bank of San Jacinto County, Coldspring, Texas. 2/

Dallas — Olla Bancshares, Inc., Olla, Louisiana, for approval to acquire at least 80 percent of the voting shares of The Olla State Bank, Olla, Louisiana. 2/

San Francisco — P.V. Financial, Modesto, California, for approval to acquire 100 percent of the voting shares of Pacific Valley National Bank, Modesto, California, a proposed new bank. 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

Richmond — NCNB Corporation, Charlotte, North Carolina, for approval to merge with Gulfstream Banks, Inc., Boca Raton, Florida and indirectly acquire Gulfstream Bank, N.A., Boca Raton, Florida and Gulfstream Bank, Tamarac, Florida. 2/

Correction:

Atlanta — The application for AmSouth Bancorporation, Birmingham, Alabama, to acquire National Bank of Commerce of Birmingham, Birmingham, Alabama which appeared on H.2 No. 24, 1982 was incorrect. The correct name of the bank should have been National Bank of Birmingham, Birmingham, Alabama, a proposed new bank. 2/

Atlanta — SouthTrust Corporation, Birmingham, Alabama, for approval to acquire at least 80 percent of the voting shares of Citizens Bank of Northport, Northport, Alabama. 2/

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

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APPLICATIONS RECEIVED-Continued

Chicago — Security Bancorp, Inc., Southgate, Michigan, for approval to acquire 100 percent of the voting shares of the successor by consolidation to Security Bank St. Clair Shores, St. Clair Shores, Michigan. 2/

St. Louis — First Bancorp of Belleville, Inc., Belleville, Illinois, for approval to acquire at least 80 percent of the voting shares of Dupo State Savings Bank, Dupo, Illinois. 2/

Dallas — Carthage Bancshares, Inc., Carthage, Texas, for approval to acquire 100 percent of the voting shares of First National Bank of Beckville, Beckville, Texas, a proposed new bank. 2/

San Francisco — Seafirst Corporation, Seattle, Washington, for approval to acquire 100 percent of the voting shares of Western National Bank, Bothell, Washington, 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 — Manufacturers Hanover Corporation, New York, New York, notification of intent to engage in de novo activities (in the activity of reinsuring credit related single and joint life insurance sold in connection with extensions of credit by Applicant's consumer finance subsidiaries in the State of New Mexico) through its indirect subsidiary, Tempco Life Insurance Company (6/21/82)

New York — Northeast Bancorp Incorporated, New Haven, Connecticut, requests permission to establish a de novo office engaging in the following activities (the conduct of a business engaged in the issuance and sale of travelers checks) at 537 Newtown Avenue, Phoenix, Arizona, through its subsidiary, Union Financial Services Corporation (6/23/82)

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

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APPLICATIONS RECEIVED-Continued

Cleveland	Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (leasing activities including leasing of real or personal property or acting as agent, broker or adviser in leasing such property so that the lease will serve as the functional equivalent of an extension of credit in accordance with Sections 225.4(a)(6)(a) and (b) of Regulation Y) in Dallas, Texas; Cleveland, Ohio; Atlanta, Georgia; Chicago, Illinois; and Boston, Massachusetts, through its subsidiary, Mellon Leasing and Management Company (6/25/82)
Cleveland	Pittsburgh National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring and servicing for its own account and or the account of others, loans and other extensions of credit) in Houston, Texas, serving the greater metropolitan area of Houston, Texas, through its subsidiary, The Kissell Company (6/16/82)
Richmond	NCNB Corporation, Charlotte, North Carolina, for approval to acquire Gulfstream Merger Corp., Tamarac; Gulfstream Real Estate Properties, Inc., Fort Lauderdale; Gulfstream Leasing Corporation, Boca Raton; Gulfstream Insurance Agency, Inc., Boca Raton; and Gulfstream Leasing Corporation, Boca Raton, all located in Florida.
Atlanta	Suburban Bankshares, Inc., Lake Worth, Florida, notification of intent to engage in de novo activities (the servicing of mortgage loans, acting as a mortgage broker or banker, and appraising real estate) serving the geographic area of Palm Beach County, Florida, through its subsidiary, Suburban Mortgage Corporation (6/24/82)
Minneapolis	Pine River Holding Company, Pine River, Minnesota, for approval to acquire the Pine River Agency, Inc., Pine River, Minnesota.
Dallas	Allied Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (in activities that may be carried on by a trust company, including activities of a fiduciary, investment advisory, agency or custodial nature) at 808 Travis Street, Houston, Texas, serving the State of Texas, through its subsidiary, Allied Trust Company (6/22/82)

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APPLICATIONS RECEIVED-Continued

Dallas

Commerce Southeast Inc., Dallas, Texas, notification of intent to engage in de novo activities (in underwriting credit life insurance and credit accident and health insurance which is directly related to extensions of credit by the Applicant or its subsidiaries) these activities will be conducted at offices of the Applicant's subsidiaries located in Addison, Texas; Carrollton, Texas; Dallas, Texas; Houston, Texas; Kaufman, Texas; McKinney, Texas; Richardson, Texas; and Sherman, Texas; these offices will serve the entire State of Texas, through its subsidiary, Consumer Protection Life Insurance Company (6/22/82)

San Francisco

Moore Financial Group, Boise, Idaho, for approval to acquire 100 percent of the voting shares of FMA Thrift and Loan, Salt Lake City, Utah, and FMA Trust Company, Salt Lake City, Utah.

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REPORTS RECEIVED

Ownership Statement Filed Pursuant to Section 13(d) of the Securities Exchange Act

The Bank of Vienna, Vienna, Virginia
(Filed by Bank of Virginia Company)

* * * * *

None.

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