

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 29)

Actions of the Board; Applications and Reports

Received During the Week Ending July 17, 1982

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Preston Martin, Vice Chairman, before the Consumer Affairs and Coinage Subcommittee of the House Banking Committee to testify on a bill to reinstate the Credit Control Act in a modified form.

Statement by John E. Ryan, Director, Division of Banking Supervision and Regulation, before the Subcommittee on General Oversight and Renegotiation of the House Banking Committee, to participate on behalf of the Federal Reserve in a hearing to evaluate the enforcement and utilization of the Bank Secrecy Act.

Regulation Y, the Board will consider on a case-by-case basis applications of bank holding companies to engage in the activity of operating as a futures commission merchant. (Docket No. R-0375)

Temporary suspension of the Regulation Q penalty normally imposed upon the early withdrawal of time deposit funds for depositors in Washington Township in Jackson County, Kansas, and Rossville Township in Shawnee County, Kansas, affected by severe storms and flooding.

Chicago American National Corporation, Chicago, Illinois, extension of time to October 16, 1982, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of American National Bank and Trust Company of Chicago, Chicago, Illinois. 1/

San Francisco Bancorp Hawaii, Inc., Honolulu, Hawaii, extension of time to October 15, 1982, within which Bancorp Insurance Agency of Hawaii, Inc., may commence de novo insurance agency activities in the State of Hawaii and Guam. 1/

Dallas Colonial Bancshares of Greenville, Inc., Greenville, Texas, extension of time to October 14, 1982, within which to acquire Colonial Bank of Greenville, Greenville, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

- Minneapolis Farmers Investment Company, Inc., Eyota, Minnesota, extension of time to October 16, 1982, within which to acquire (1) First Dover Investment Company, Elgin; (2) First State Bank of Dover, Dover; (3) Elgin Investment Company, Elgin; (4) Elgin-Millville State Bank, Elgin; and (5) Elgin Financial Services, Elgin, Minnesota. 1/
- Kansas City First National Bancorporation, Inc., Denver, Colorado, extension of time to August 31, 1982, within which to acquire Foothills National Bank, Fort Collins, Colorado. 1/
- New York Jeffersonville Bancorp, Jeffersonville, New York, extension of time to September 10, 1982, within which to acquire The First National Bank of Jeffersonville, Jeffersonville, New York. 1/
- Dallas Kilgore First Bancorp, Inc., Kilgore, Texas, extension of time to October 16, 1982, within which to acquire Kilgore First National Bank, Kilgore, Texas. 1/
- Atlanta Lakeside Bancshares, Inc., Lake Charles, Louisiana, extension of time to October 24, 1982, within which to become a bank holding company through acquisition of Lakeside National Bank, Lake Charles, Louisiana. 1/
- Atlanta Liberty Holding Company, Cantonment, Florida, extension of time to November 9, 1982, within which to become a bank holding company through the acquisition of Liberty Bank of Cantonment, Cantonment, Florida. 1/
- Chicago Mid-Central Bancshares Corporation, Charleston, Illinois, extension of time to October 24, 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 Charleston National Bank, Charleston, Illinois. 1/
- Dallas National Bancshares Corporation of Texas, San Antonio, Texas, extension of time to November 18, 1982, within which to acquire National Bank of Commerce-Perrin Bietel, San Antonio, Texas. 1/
- Chicago NBE Bancshares, Inc., Earlville, Illinois, extension of time to October 15, 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 National Bank of Earlville, Earlville, Illinois. 1/

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

ACTIONS OF THE BOARD-Continued

- Chicago Pacesetter Financial Corporation, Grand Rapids, Michigan, extension of time to August 31, 1982, within which to acquire 100 percent of the voting shares of Pacesetter Bank - Grand Rapids, Grand Rapids, Michigan, a proposed new bank. 1/
- Atlanta Philadelphia Capital Corporation, Philadelphia, Mississippi, extension of time to October 11, 1982, within which to become a bank holding company through acquisition of Bank of Philadelphia, Philadelphia, Mississippi. 1/
- Dallas San Saba National Corporation, San Saba, Texas, extension of time to August 10, 1982, within which to acquire The San Saba National Bank, San Saba, Texas. 1/
- Dallas Snook Bancshares, Inc., Snook, Texas, extension of time to August 21, 1982, within which to acquire First Bank of Snook, Snook, Texas. 1/
- San Francisco U.S. Bancorp, Portland, Oregon, extension of time to October 20, 1982, within which to begin operation of Citizens Aurora Industrial Bank, Aurora, Colorado. 1/
- San Francisco First Interstate Bank of California, Los Angeles, California, extension of time to August 14, 1983, within which to establish a manned motor banking facility on the southeast corner of Orange and Doran Streets, Glendale, California. 1/
- Richmond First Virginia Bank - Highlands, Covington, Virginia, extension of time to October 17, 1982, within which to merge with the Bath County National Bank, Hot Springs, Virginia. 1/
- Kansas City Colorado National Bankshares, Inc., Denver, Colorado, proposal to merge Colorado National Bank - Colorado Springs, Colorado Springs, Colorado; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Crystal River Bank, Crystal River, Florida, proposed merger with Interm Bank Two of Citrus County, Crystal River, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First State Bank of Mapleton, Mapleton, Iowa, application for prior approval to acquire assets and assume liabilities of First State Bank, Mapleton, Iowa, under the charter and title of First State Bank of Mapleton; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta Homosassa Springs Bank, Homosassa Springs, Florida, proposed merger with Interim Bank Three of Citrus County, Homosassa Springs, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas La Pryor State Bank, La Pryor, Texas, proposal to merge with The New La Pryor State Bank, La Pryor, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Manitowoc Savings Bank National Association, Manitowoc, Wisconsin, application for prior approval to merge with The East Wisconsin Trustee Company, Manitowoc, Wisconsin, under the charter and title of Manitowoc Savings Bank National Association; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Pinney State Bank, San Antonio, Texas, proposal to merge with New San Pedro State Bank, San Antonio, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas San Pedro State Bank, San Antonio, Texas, proposal to merge with New San Pedro State Bank, San Antonio, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Sunwest Merger Company, Orange, California, proposed merger with Sunwest Bank, Orange, California, under title and charter of 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.

ACTIONS OF THE BOARD-ContinuedTo Establish a Domestic Branch Pursuant to Section
9 of the Federal Reserve Act

Approved

New York Chemical Bank, New York, New York. To establish a branch at West Academic Cluster, North Courtyard, 1st floor, Kingsborough Community College, Oriental Boulevard, Manhattan Beach, Borough of Brooklyn, County of Kings, State of New York. 1/

Atlanta Flagship Bank of Tampa, Tampa, Florida. To establish a branch at the northeast corner of Fletcher Avenue and North Dale Mabry Highway, Tampa, Florida. 1/

Atlanta Flagship Bank of Tampa, Tampa, Florida. To establish a branch at the southwest corner of Rustic Drive and Waters Avenue, Tampa, Florida. 1/

Chicago The Pinney State Bank, Cass City, Michigan. To establish a drive-up branch facility to be located at 4460 Seeger Street, Cass City, Michigan. 1/

San Francisco First Interstate Bank of California, Los Angeles, California. To establish a branch office in the vicinity of the intersection of Soto Street and Brooklyn Avenue, City of Los Angeles, Los Angeles County, California. 1/

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

Approved

Kansas City The Bank of Westminster, Westminster, Colorado. 1/

Kansas City International Bank North, Federal Heights, Colorado. 1/

Texas Fulshear State Bank, Fulshear, Texas. 1/

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

ACTIONS OF THE BOARD-Continued

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

Approved

New York The Bank of Tokyo, Ltd., New York, New York: grants consent to establish an Edge Act corporation in Coral Gables, Florida to be named Bank of Tokyo International, U.S.A.

Sixty Day Notification Period Allowed to Expire

New York Citibank Overseas Investment Corporation, Wilmington, Delaware: no objection to acquire, directly or indirectly, 100 percent of the shares of Citicorp Services Limited, Auckland, New Zealand and to continue to hold the shares of Services after Services acquires up to 70 percent of the the shares of Citicorp New Zealand Limited, Auckland, New Zealand.

Sixty Day Notification Period Waived

San Francisco BankAmerica Corporation, San Francisco, California: no objection to increase the capitalization of its wholly-owned subsidiary, BankAmerica Overseas Finance Corporation N.V., Netherlands Antilles.

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

Approved

Boston Bankcore, Inc., North Conway, New Hampshire, for approval to acquire 90 percent of the voting shares of North Conway Bank, North Conway, New Hampshire, and indirectly, 24.58 percent of North Country Bank, Berlin, New Hampshire. 1/

Boston HTC Properties, Inc., Providence, Rhode Island, for approval to acquire 100 percent of the voting shares of National Columbus Bancorp, Inc., Providence, Rhode Island and indirectly Columbus National Bank of Rhode Island, Providence, Rhode Island. 1/

Atlanta Gulf South Bancshares, Inc., Gretna, Louisiana, for approval to acquire at least 80 percent of the voting shares of Gulf South Bank and Trust Company, Gretna, Louisiana. 1/

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

ACTIONS OF THE BOARD-Continued

Atlanta UBF Corporation, Dade City, Florida, for approval to acquire at least 80 percent of the voting shares of The Bank of Pasco County, Dade City, Florida. 1/

Chicago Union-Calhoun Investments, Ltd., Rockwall City, Iowa, for approval to acquire at least 80.8 percent of the voting shares of Union State Bank, Rockwell City, Iowa. 1/

St. Louis Benton Bancorp, Inc., Benton, Kentucky, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Bank of Benton, Benton, Kentucky. 1/

St. Louis Citizens' National Corporation, Linton, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens' National Bank of Linton, Linton, Indiana. 1/

St. Louis Dumas Bancshares, Inc., Dumas, Arkansas, for approval to acquire at least 80 percent of the voting shares of Dumas State Bank, Dumas, Arkansas. 1/

St. Louis Farmers Bancorp, Inc., Dyersburg, Tennessee, for approval to acquire at least 85 percent of the voting shares of Farmers Bank, Trimble, Tennessee. 1/

St. Louis Miles-Advance Bancshares, Inc., Advance, Missouri, for approval to acquire at least 80 percent of the voting shares of The Bank of Advance, Advance, Missouri. 1/

St. Louis PDR Bancshares, Inc., Prairie du Rocher, Illinois, for approval to acquire at least 80 percent of the voting shares of State Bank of Prairie du Rocher, Prairie du Rocher, Illinois. 1/

Minneapolis Americana Bancorporation of Alden, Inc., Edina, Minnesota, for approval to acquire at least 75.63 percent of the voting shares of Americana State Bank of Alden, Alden, Minnesota. 1/

Kansas City Lakeshore Bancshares, Inc., Oklahoma City, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Lakeshore Bank, N.A., Oklahoma City, Oklahoma. 1/

Dallas Andrews Financial Corporation, Andrews, Texas, for approval to acquire at least 80 percent or more of the voting shares of Andrews Bancshares, Inc., Andrews, Texas, and indirectly Commercial State Bank, Andrews, Texas. 1/

San Francisco First Bancorp, Malad City, Idaho, for approval to acquire 100 percent of the voting shares of the successor by merger to First Bank & Trust of Idaho, Malad City, Idaho. 1/

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

ACTIONS OF THE BOARD-Continued

San Francisco Meridian Bancorp, Pleasant Hill, California, for approval to acquire 100 percent of the voting shares of the successor by merger to Meridian National Bank, Pleasant Hill, California. 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

	<u>Approved</u>
Boston	Hospital Trust Corporation, Providence, Rhode Island, for approval to acquire 100 percent of the voting shares of National Columbus Bancorp, Inc., Providence, Rhode Island and indirectly Columbus National Bank of Rhode Island, Providence, Rhode Island. <u>1/</u>
Chicago	Comerica Incorporated, Detroit, Michigan (formerly DETROITBANK Corporation, Detroit, Michigan), for approval to acquire 100 percent (less directors' qualifying shares of the successor by merger to The National Bank of Jackson, Jackson, Michigan. <u>1/</u>
Minneapolis	Hopkins Financial Corporation, Mitchell, South Dakota, for approval to acquire at least 76 percent of the voting shares of Day County Bank, Webster, South Dakota. <u>1/</u>
Kansas City	International Bancorp., Denver, Colorado, for approval to acquire 100 percent of the voting shares of International Bank North, Federal Heights, Colorado, a proposed new bank. <u>1/</u>
Dallas	Cullen/Frost Bankers, Inc., San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Union National Bank of Laredo, Laredo, Texas. <u>1/</u>
Dallas	RLG Bancshares N.V., Houston, Texas and First Western Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First Western Bank - Westwood, N.A., Houston, Texas, a proposed new bank. <u>1/</u>
Dallas	Tahoka First Bancorp, Inc., Tahoka, Texas, for approval to acquire at least 80 percent of the voting shares of Cedar Creek Bank, Seven Points, Texas. <u>1/</u>

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

ACTIONS OF THE BOARD-Continued

Dallas Unicorp Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of United Bank - I 10 West, N.A., Katy, Texas, a proposed new bank. 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

Chicago Withdrawn
Central National Chicago Corporation, Chicago, Illinois, for approval to merge with Exchange International Corporation, Chicago, Illinois, and indirectly acquire Central National Bank in Chicago, and Exchange National Bank of Chicago, both located in Chicago, Illinois. 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

New York Approved
Citicorp, New York, New York, for approval to acquire the shares of Drum Savings and Investment Company of Douglas County, Inc., Omaha, Nebraska. 1/

New York
European American Bancorp, New York, New York, for approval to acquire, indirectly through its subsidiary, Dorman & Wilson, Inc., the voting shares of William J. Gill & Co. Inc., Garden City, New York, a company that engages in real estate appraising activities. 1/

St. Louis
Miles-Advance Bancshares, Inc., Advance, Missouri, for approval to engage in the sale of credit insurance directly related to extensions of credit made by The Bank of Advance, Advance, Missouri. 1/

Kansas City
FM Co., Milligan, Nebraska, for approval to acquire Barnard Agency, Milligan, Nebraska and thereby engage in the sale of general insurance through Agency in a town with a population of less than 5,000.

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

ACTIONS OF THE BOARD-ContinuedDelayed

- New York Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (the sale of United States dollar and foreign-denominated travelers checks) at Honolulu International Airport, Honolulu, Hawaii, through its subsidiary, Citicorp (USA), Inc. (7/15/82) 3/
- Kansas City AmeriCorp, Shawnee, Oklahoma, notification of intent to engage in de novo activities (the sale of life, accident and health, and mortgage cancellation insurance directly related to extensions of credit by AmeriCorp's subsidiary bank, American National Bank and Trust Company of Shawnee, Shawnee, Oklahoma) at 201 North Broadway, Shawnee, Oklahoma, serving Pottawatomie County, Oklahoma (7/14/82) 3/
- San Francisco West Coast Bancorp, Encino, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company, including commercial loans secured by a borrower's inventory, accounts receivable, or other assets and servicing of these loans) at 16311 Ventura Boulevard, Encino, California and 1212 North Broadway, Santa Ana, California, through its subsidiary, West Coast Business Credit, Inc. (7/16/82) 3/

Reactivated

- New York Barclays Bank Limited, London, England, and Barclays Bank International Limited, London, England, requests permission to expand the activities of existing offices (selling at retail travelers checks issued by Barclays Bank International Limited) at Ste. 101, 1717 Brittain Rd., P.O. Box 3582, Akron; 2819 East Waterloo Rd., P.O. Box 6234, Akron; 2115 West State St., P.O. Box 3447, Alliance; 4702 Main St., P.O. Box 426, Ashtabula; 155 Wooster Rd., P.O. Box 348, Barberton; 503 W. Main St., P.O. Box 351, Batavia; 6259 Glenway Ave., P.O. Box 11005, Cincinnati; 11622 Springfield Pike, P.O. Box 45861, Cincinnati; 9806 Colerain Ave., P.O. Box 39152, Cincinnati; 88 Cherry Grove, Cincinnati; 7525 Kenwood Rd., Rom. 205, P.O. Box 36115, Cincinnati; 1286 S. High St., P.O. Box 06217, Columbus; 5025 Arlington Centre Blvd., Ste. 100, Columbus; 5055-59 N. High St., Graceland Shpers. Mart., P.O. Box 14443, Columbus; Great Western Shprs. Mart, P.O. Box 44010, 3425

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

ACTIONS OF THE BOARD-Continued

South Blvd., Columbus; Fairview Shp. Ctr., 21895 Lorain Ave., Fairview Park; 321 S. Main St., P.O. Box 481, Findlay; 3076 Southwest Blvd., P.O. Box 233, Grove City; 633 High St. (45011) P.O. Box 746, Hamilton; 3636 Main St., P.O. Box 367, Hilliard; 3024 Woodman Dr., P.O. Box 285, Woodland Plaza Shp. Ctr., Kettering; 42783 N. Ridge Rd., P.O. Box 1066, Lorain; 400 Loveland-Maderia Rd., P.O. Box 115, Loveland; 5304 Warrensville Center Rd., P.O. Box 9104, Maple Heights; 46 N. Erie St., P.O. Box 536, Massillon; 127 W. Wayne St., P.O. Box 178, Maumee; 963 Lila Ave., P.O. Box 203, Milford Shp. Ctr., Milford; 729 North Main St., P.O. Box 2347, North Canton; 2912 Woodville Rd., P.O. Box 7608, Northwood; 1472 Mentor Ave., P.O. Box 576, Painesville; 5333 Ridge Rd., P.O. Box 29112, Parma; 6769 West 130th Street, Parma Heights; 1812 Brice Rd., P.O. Box 633, Reynoldsburg; 72 West Main St. (45502), P.O. Box 1002, Springfield; 123 S. Fourth St., P.O. Box 656, Steubenville; 2503 Sylvania Ave., P.O. Box 5707, Toledo; 4839 Robinhood Dr., P.O. Box 928, Willoughby and 36 North Fourth St., P.O. Box 28, Zanesville, all in Ohio, through their subsidiary, BarclaysAmerican/Financial, Inc. (7/14/82) 3/

New York

Manufacturers Hanover Corporation, New York, New York, notification of intent to engage in the following activities (reinsurance of single and joint credit life insurance related to extensions of credit made by applicant's subsidiaries in the State of Connecticut) at 3103 Philmont Avenue, Huntingdon Valley, Pennsylvania, through its subsidiary, Ritter Life Insurance Company and 1421 East Thomas Street, Phoenix, Arizona, through its subsidiary, Tempco Life Insurance Company (7/12/82) 3/

Permitted

New York

Barclays Bank Limited, London, England, and Barclays Bank International Limited, London, England, requests permission to expand the activities of existing offices (selling at retail travelers checks issued by Barclays Bank International Limited) at Ste. 101, 1717 Brittain Rd., P.O. Box 3582, Akron; 2819 East Waterloo Rd., P.O. Box 6234, Akron; 2115 West State St., P.O. Box 3447, Alliance; 4702 Main St., P.O. Box 426, Ashtabula; 155 Wooster Rd., P.O. Box 348, Barberton; 503 W. Main St., P.O. Box 351, Batavia; 6259 Glenway Ave., P.O. Box 11005, Cincinnati; 11622 Springfield Pike, P.O. Box 46361, Cincinnati; 9806 Colerain Ave., P.O. Box 39152, Cincinnati; 88 Cherry Grove, Cincinnati; 7525 Kenwood Rd., Rom. 205, P.O. Box 36115, Cincinnati; 1286 S. High St., P.O. Box 06217, Columbus; 5025 Arlington Centre Blvd., Ste. 100, Columbus; 5055-59 N. High St., Graceland Shpers. Mart., P.O. Box 14443,

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

ACTIONS OF THE BOARD-Continued

Columbus; Great Western Shprs. Mart, P.O. Box 44010, 3425 South Blvd., Columbus; Fairview Shp. Ctr., 21895 Lorain Ave., Fairview Park; 321 S. Main St., P.O. Box 481, Findlay; 3076 Southwest Blvd., P.O. Box 233, Grove City; 633 High St. (45011), P.O. Box 746, Hamilton; 3636 Main St., P.O. Box 367, Hilliard; 3024 Woodman Dr., P.O. Box 285, Woodland Plaza Shp. Ctr., Kettering; 42783 N. Ridge Rd., P.O. Box 1066, Lorain; 400 Loveland-Maderia Rd., P.O. Box 115, Loveland; 5304 Warrensville Center Rd., P.O. Box 9104, Maple Heights; 46 N. Erie St., P.O. Box 535, Massillon; 127 W. Wayne St., P.O. Box 178, Maumee; 963 Lila Ave., P.O. Box 203, Milford Shp. Ctr., Milford; 729 North Main St., P.O. Box 2347, North Canton; 2912 Woodville Rd., P.O. Box 7608, Northwood; 1472 Mentor Ave., P.O. Box 576, Painesville; 5333 Ridge Rd., P.O. Box 29112, Parma; 6769 West 130th Street, Parma Heights; 1812 Brice Rd., P.O. Box 633, Reynoldsburg; 72 West Main St. (45502), P.O. Box 1002, Springfield; 123 S. Fourth St., P.O. Box 656, Steubenville; 2503 Sylvania Ave., P.O. Box 5707, Toledo; 4839 Robinhood Dr., P.O. Box 928, Willoughby and 36 North Fourth St., P.O. Box 28, Zanesville, all in Ohio, through their subsidiary, BarclaysAmerican/Financial, Inc. (7/14/82) 3/

New York

The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a commercial finance, equipment finance or factoring company, including factoring accounts receivable, making advances and over-advances on receivables and inventory and business installment lending as well as unsecured commercial loans; servicing loans and other extensions of credit; leasing personal property on a full payout basis and in accordance with the Board's Regulation Y; or acting as agent, broker or adviser in so leasing such property including the leasing of motor vehicles) at Plantation Office Villas, 120 South University Drive, Plantation, Florida, serving the States of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee and Virginia, through its subsidiary, Chase Commercial Corporation (7/15/82) 3/

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

ACTIONS OF THE BOARD-Continued

New York Citicorp, New York, New York, requests permission to expand the service area of an existing office engaging in the following activities (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Acceptance Company, Inc.; the proposed expanded service area shall include the entire State of Georgia) at 41 Perimeter Center East, N.E., Suite 540, Atlanta, Georgia, through its subsidiary, Citicorp Acceptance Company, Inc. (7/16/82) 3/

New York Citicorp, New York, New York, requests permission to expand the activities of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. ("CPFC"), Houston, Texas and to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI"), Houston, Texas, the activities to be engaged in by CPFC and CHI will include the following (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the making, acquiring, and servicing for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or nonresidential real estate; 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 mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the proposed service area of CPFC and CHI at this location shall be comprised of the entire State of Texas for all the aforementioned activities; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at 12400 I-45 & Greens Road, Houston, Texas, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (7/16/82) 3/

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

ACTIONS OF THE BOARD-Continued

- New York Citicorp, New York, New York, requests permission to establish two de novo offices 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 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 Homeowners, Inc. and to the extent permissible under applicable State insurance laws and regulations; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the service areas of the offices would be comprised of the State of California; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Homeowners, Inc.) at Two City Boulevard East, Suite 178, Orange, California and Financial Plaza Office Building, 1661 Hanover, Suite 200, City of Industry, California, through its subsidiary, Citicorp Homeowners, Inc. (7/16/82) 3/
- New York The Hongkong and Shanghai Banking Corporation, Hong Kong, B.C.C., 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 (other than consumer loans); commercial financing, including revolving credit secured by inventory, accounts receivable or other assets; conditional sales financing; lease financing and making leases of personal property in accordance with the Board's Regulation Y;

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

ACTIONS OF THE BOARD-Continued

issuing letters of credit; accepting drafts; servicing loans for its own account and the account of others; purchasing loan and lease portfolios; purchasing and selling loan participations; and providing representational services for the banking affiliates) at 1 Houston Center, Houston, Texas, serving the States of Texas, New Mexico, Oklahoma, Colorado, Arkansas and Louisiana, through its subsidiary, Hongkong Bancorp Inc. (7/10/82) 3/

New York Manufacturers Hanover Corporation, New York, New York, notification to engage in the following activities (reinsurance of single and joint credit life insurance related to extensions of credit made by applicant's subsidiaries in the State of Connecticut) at 3103 Philmont Avenue, Huntingdon Valley, Pennsylvania, through its subsidiary, Ritter Life Insurance Company and 1421 East Thomas Street, Phoenix, Arizona, through its subsidiary, Tempco Life Insurance Company (7/12/82) 3/

New York Ramapo Financial Corporation, Wayne, New Jersey, requests permission to expand the activities of an unapproved subsidiary (providing instruction and advice regarding the development of loan programs in order to enable client banks, savings and loan associations, and mutual savings banks to operate such loan programs independently; this service would include instruction and advice concerning operations; systems and procedures; accounting procedures; credit administration, documentation and evaluation; product development and advertising programs; and training for the above mentioned lending areas of other financial institutions) at 64 Boonton Road, Wayne, New Jersey, through its subsidiary, RFC Services Corporation (7/17/82) 3/

Richmond Wachovia Corporation, Winston-Salem, North Carolina, notification of intent to engage in de novo activities (mortgage banking services, including the origination and processing of residential, construction, development and income property mortgage loans, the purchase and sale or placement of mortgage loans, the administration and servicing of mortgage loans, the management and sale of properties acquired through foreclosure or transfers in lieu of foreclosures, and acting as agent for credit life and credit accident and health insurance and property

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

ACTIONS OF THE BOARD-Continued

and casualty insurance directly related to extensions of credit) at Piedmont Center, 33 Villa Road, Greenville, South Carolina, the geographic area to be served will generally include the Greenville, South Carolina SMSA, through its subsidiary, Wachovia Mortgage Company (7/15/82) 3/

St. Louis

First Arkansas Bankstock Corporation, Little Rock, Arkansas, notification of intent to engage in de novo activities (to engage in lending activities, including making, acquiring and servicing loans and other extensions of credit and issuing letters of credit and guarantees) these activities will be conducted from Applicant's office in Little Rock, Arkansas and will serve Arkansas and contiguous States (7/16/82) 3/

Kansas City

FirstBank Holding Company and FirstBank Holding Company of Colorado, Lakewood, Colorado, notification of intent to engage in de novo activities (making of loans and other extensions of credit including, but not limited to, residential mortgage loans) at 10403 West Colfax Avenue, Lakewood, Colorado, these activities are anticipated to serve the trade areas of the Applicants' subsidiary banks, generally within the boundaries of Denver, Jefferson, Boulder, Douglas, Weld, Arapahoe, Adams, and Eagle counties (7/16/82) 3/

San Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (to engage in financing and industrial loan corporation activities through its subsidiary, Security Pacific Finance Money Center Inc., including making, acquiring and servicing loans and other extensions of credit; selling and issuing investment certificates; and acting as agent for the sale of credit related life, credit related accident and health and credit related property insurance, all as authorized by California Law) at 2025 Gateway Place, San Jose, 1445 E. Los Angeles Avenue, Simi Valley and 100 North Citrus Street, West Covina, all in California, through its subsidiary, Security Pacific Finance Money Center Inc. (7/12/82) 3/

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

ACTIONS OF THE BOARD-Continued

San Francisco Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit, including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a consumer finance company and acting as broker or agent for the sale of credit related life, accident and health insurance and credit related property and casualty insurance) at 10 South Lake, Suite 203, Pasadena, California, serving the State of California, through its subsidiary, Security Pacific Finance Corp. (7/13/82) 3/

Correction:

San Francisco U.S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (making, acquiring and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or for the account of others including, but not limited to, commercial, consumer loans; installment sales contracts and other forms of receivables; issuing passbook and investment certificates; making investments as permitted by Colorado Revised Statutes 11-22-101 to 11-22-517; and acting as insurance agent with regard to credit life and disability insurance solely in connection with extensions of credit by Grand Junction Industrial; Bancorp relies upon the relevant provision of Section 225.4(a) of Regulation Y as follows: 225.4(a)(1), (2), (3), and (9) (i)(a)) near the intersection of 24-1/2 Road and U.S. Highway 6-50 in an unincorporated area of Mesa County near the western city limits of Grand Junction, Colorado, through its subsidiary, Grand Junction U.S. Industrial Bank. This notice was inadvertently left off of H.2, 1982 No. 24 as Permitted (6/7/82) 3/

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

APPLICATIONS RECEIVED

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

New York Chemical Bank, New York, New York. To relocate a branch
from 20 Pine Street, New York, New York, to 52 Broadway,
New York, New York. 2/

Cleveland The Fifth Third Bank, Cincinnati, Ohio. To establish a
branch at Montclair Boulevard, Milford, Clermont
County, Ohio. 2/

Chicago The Northern Trust Company, Chicago, Illinois. To estab-
lish an offsite electronic facility at 1601 North Wells
Street, Chicago, Illinois. 2/

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

Chicago Bank of Pontiac, Pontiac, Illinois, to merge with
Pontiac State Bank, Pontiac, Illinois. 2/

* * * * *

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

Chicago Pontiac State Bank, Pontiac, Illinois. 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.

APPLICATIONS RECEIVED-Continued

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

Minneapolis Northwest Bancorporation, Minneapolis, Minnesota: prior notification of its intent to make an investment in NW Overseas Capital Corporation, N.V., Curacao, Netherlands Antilles.

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

Richmond The First National Bank of South Carolina, Columbia, South Carolina: requests consents to establish a foreign branch in Georgetown, Cayman Islands.

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

Philadelphia Financial Trans Corp., Carlisle, Pennsylvania, for approval to acquire 100 percent of the voting shares of Farmers Trust Company, Carlisle, Pennsylvania. 2/

Cleveland London Bancshares, Inc., London, Kentucky, for approval to acquire 100 percent of the voting shares of London Bank & Trust Company, London, Kentucky. 2/

Atlanta BEACH ONE Financial Services, Inc., Vero Beach, Florida, for approval to acquire 100 percent of the voting shares of The Beach Bank of Vero Beach, Vero Beach, Florida. 2/

Atlanta Tucker Holding Company, Jacksonville, Florida, for approval to acquire 100 percent of the voting shares of First State Bank of Winter Garden, Winter Garden, Florida. 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.

APPLICATIONS RECEIVED-Continued

Chicago	Citizens Michiana Financial Corporation, Michigan City, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Citizens Bank of Michigan City, Indiana, Michigan City, Indiana. <u>2/</u>
Chicago	GL & ML, Limited, Aplington, Iowa, for approval to acquire at least 49 percent of the voting shares of Aplington Insurance, Inc., Aplington, Iowa, and indirectly acquire State Savings Bank, Aplington, Iowa. <u>2/</u>
Chicago	Huntington Bancshares, Inc., Huntington, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank in Huntington, Huntington, Indiana. <u>2/</u>
Chicago	NAPSUB CORPORATION, Chicago, Illinois, for approval to acquire at least 98.3 percent of the voting shares of The First Bank, Naperville, Naperville, Illinois. <u>2/</u>
Chicago	Pontiac Bancorp, Inc., Pontiac, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Bank of Pontiac, Pontiac, Illinois. <u>2/</u>
St. Louis	Rend Lake Bancorp, Inc., Marion, Illinois, for approval to acquire at least 80 percent of the voting shares of Rend Lake Bank, Christopher, Illinois. <u>2/</u>
Minneapolis	Belfield Bancshares, Inc., Belfield, North Dakota, for approval to acquire 83.4 percent of the voting shares of The First National Bank of Belfield, Belfield, North Dakota. <u>2/</u>
Minneapolis	Citizens Bank Holding Company, Finley, North Dakota, for approval to acquire 100 percent of the voting shares of The Citizens State Bank of Finley, Finley, North Dakota. <u>2/</u>
Minneapolis	Frost BanCorporation, Inc., Frost, Minnesota, for approval to acquire at least 94.4 percent of the voting shares of State Bank of Frost, Frost, Minnesota. <u>2/</u>
Minneapolis	Glendive Bancorporation, Inc., Glendive, Montana, for approval to acquire 83.1 percent of the voting shares of the First Fidelity Bank, Glendive, Montana. <u>2/</u>

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.

APPLICATIONS RECEIVED-Continued

Kansas City	American Heritage Bancorp, Inc., El Reno, Oklahoma, for approval to acquire 100 percent of the voting shares of American Heritage Bank, El Reno, Oklahoma. <u>2/</u>
Kansas City	Citizens State Bancorp., Inc., Morrison, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Citizens State Bank, Morrison, Oklahoma. <u>2/</u>
Kansas City	Dickinson Ban Corporation, Herington, Kansas, for approval to acquire 100 percent of the voting shares of Herington Bancshares, Inc., Herington, Kansas, and indirectly acquire The Bank of Herington, Herington, Kansas. <u>2/</u>
Kansas City	Hillsboro Capital Corporation, Hillsboro, Kansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank, Hillsboro, Kansas. <u>2/</u>
Kansas City	Nicol Bankshares Corp., Olathe, Kansas, for approval to acquire at least 80 percent of the voting shares of First Citibank of Olathe, Olathe, Kansas. <u>2/</u>
Kansas City	Webbers Falls Bancorp, Inc., Webbers Falls, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Webber Falls State Bank, Webbers Falls, Oklahoma. <u>2/</u>
San Francisco	Arizona Bancwest Corporation, Phoenix, Arizona, for approval to acquire 100 percent of the voting shares of The Arizona Bank, Phoenix, Arizona. <u>2/</u>
San Francisco	South Valley Bancorporation, Morgan Hill, California, for approval to acquire 100 percent of the voting shares of South Valley National Bank, Morgan Hill, California. <u>2/</u>

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

Cleveland	Union National Corporation, Mt. Lebanon, Pennsylvania, for approval to acquire 100 percent of the voting shares of Keystone National Bank, Punxsutawney, Pennsylvania. <u>2/</u>
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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.

APPLICATIONS RECEIVED-Continued

- Richmond Central Fidelity Banks, Inc., Richmond, Virginia, for approval to acquire 100 percent of the voting shares of Central Fidelity Bank, N.A., Southwest, the proposed successor by merger to The Washington County National Bank of Abingdon, Abingdon, Virginia. 2/
- Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, for approval to acquire 100 percent of the voting shares of Cordova - Citizens Bank, Cordova, Alabama. 2/
- Atlanta First Florida Banks, Inc., Tampa, Florida, for approval to acquire at least 90 percent of the voting shares of Clearwater Beach Bank, Clearwater, Florida. 2/
- Atlanta 7L Corporation, Tampa, Florida (formerly Multi-Line, Inc.), for approval to acquire First Florida Banks, Inc., Tampa, Florida, and indirectly acquire at least 90 percent of the voting shares of Clearwater Beach Bank, Clearwater, Florida. 2/
- Atlanta Trust Company of Georgia, Atlanta, Georgia, for approval to acquire at least 80 percent of the voting shares of Southern Bancshares, Inc., Douglas, Georgia. 2/
- Chicago Northern Trust Corporation, Chicago, Illinois, for approval to acquire at least 98.3 percent of the voting shares of The First Bank, Naperville, Naperville, Illinois. 2/
- St. Louis Mercantile Bancorporation Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of Clayton Mercantile National Bank, Clayton, Missouri, a proposed new bank. 2/
- Minneapolis Finlayson Bancshares, Inc., Finlayson, Minnesota, for approval to acquire 81.83 percent of the voting shares of the Farmers State Bank of Russell, Russell, Minnesota. 2/
- Kansas City Central Bancorporation, Inc., Central Colorado Company, and C.C.B., all of Denver, Colorado, for approval to acquire 100 percent of the voting shares of Central Bank of Chatfield, N.A. Littleton, Colorado, successor by merger to Chatfield Bank, Littleton, Colorado. 2/
- Dallas First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City Bank-East N.A., El Paso, Texas, a proposed new bank. 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.

APPLICATIONS RECEIVED-Continued

Dallas Southwest Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Brenham, Brenham, Texas. 2/

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To Retain Bank Shares Acquired in a Fiduciary Capacity Pursuant to Section 3 of the Bank Holding Company Act of 1956

Boston Shawmut Corporation, Boston, Massachusetts, for approval to retain 9,567 shares of the capital stock of Martha's Vineyard National Bank, Vineyard Haven, Massachusetts, indirectly through Shawmut Bank of Boston.

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

Boston Bank of New England Corporation, Boston, Massachusetts, for approval to merge with The Hancock Group, Incorporated, Quincy, Massachusetts. 2/

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

New York The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a commercial finance, equipment finance or factoring company, including factoring accounts receivable, making advances and over-advances on receivables and inventory and business installment lending as well as unsecured commercial loans; servicing loans and other extensions of credit; leasing personal property on a full payout basis and in accordance with the Board's Regulation Y, or acting as agent, broker or advisor in so leasing such property, including the

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.

APPLICATIONS RECEIVED-Continued

leasing of motor vehicles) at Elliot-Square Building, Suite 201, Buffalo, New York, through its subsidiary, Chase Commercial Corporation (7/12/82)

New York The Chase Manhattan Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit such as would be made by a commercial finance, equipment finance or factoring company, including factoring accounts receivable, making advances and over-advances on receivables and inventory and business installment lending as well as unsecured commercial loans; servicing loans and other extensions of credit; leasing personal property on a full payout basis and in accordance with the Board's Regulation Y or acting as agent, broker or advisor in so leasing such property, including the leasing of motor vehicles) at 223 South Sharon Amity Road, Charlotte, North Carolina, through its subsidiary, Chase Commercial Corporation (7/14/82)

New York Chemical New York Corporation, New York, New York, requests permission to relocate an existing office engaging in the following activities (making direct loans, purchasing installment sales finance contracts, and making available to its debtors credit related insurance) from 22469 Shore Center Drive to 27801 Euclid Avenue, Euclid, Ohio, through its subsidiary, Sunamerica Financial Corporation (7/16/82)

New York Citicorp, New York, New York, requests permission to establish five de novo offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer 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 issuing of thrift certificates and thrift passbook certificates; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit, the service area for each of the offices would be comprised of the entire State of California; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Thrift, Inc.) at 1400 Camino De La Reina, San Diego, California; University Towne Center, 4525 La Jolla Village Dr., San Diego, California; Chula Vista Square, 542 Broadway,

APPLICATIONS RECEIVED-Continued

Suite M, Chula Vista, California; 362 West Mission Avenue, Escondido, California and 434 Fletcher Parkway, El Cajon, California, through its subsidiary, Citicorp Person-to-Person Thrift, Inc. (7/15/82)

- New York Irving Bank Corporation, New York, New York, notification of intent to engage in de novo activities (the activity of reinsuring certain types of life and accident and health insurance sold in connection with extensions of credit by Applicant's banking subsidiaries in the State of New York) at 1421 East Thomas Road, Phoenix, Arizona, through a wholly-owned subsidiary, Irving Life Insurance Company (7/16/82)
- New York Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service areas of seven existing offices engaging in the following activities (arranging, making, or acquiring for its own account or for the account of others loans and other extensions of credit such as would be made or acquired by a mortgage company; serving such loans and other extensions of credit; and acting as agent or broker for the sale of credit life insurance and credit accident and health insurance relating to such loans and other extensions of credit) at 5335 Far Hills Avenue, Suite 109, Dayton, Ohio, serving customers in Clarke, Preble, Darke, Miami and Butler counties in Ohio and Fayette, Randolph and Union Counties in Indiana; 19206 Eastex Highway, 108 Transamerica Building, Humble, Texas, serving customers in Galveston, Chambers, Jefferson, Hardin, Austin, Orange and San Jacinto Counties in Texas; 4 San Jose Drive, Newport News, Virginia, serving customers in Norfolk, Virginia Beach, Portsmouth, Chesapeake, Mathews, Nansemond, Isle of Wight and Surry counties in Virginia; 1212 Sage Road, Suite, 105, Houston, Texas, serving customers in Chambers and Waller counties in Texas; 6161 Ninth Street, St. Petersburg, Florida, serving customers in Sarasota, Orange, Sinicola and Manatee counties in Florida; 1660 South Highway 100, St. Louis Park, Minnesota, serving customers in Sherburne County in Minnesota and 4550 West 103rd Street, Oak Lawn, Illinois, serving customers in Lake County in Illinois, through its subsidiary, Manufacturers Hanover Mortgage Corporation (7/14/82)
- 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 New Jersey Law; and acting as agent or broker for the sale of single and joint credit life insurance directly related to such extensions of credit; the previously approved activities

APPLICATIONS OF THE BOARD-Continued

include 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 life insurance which is directly related to such extensions of credit; purchasing installment sales finance contracts and acting as 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 extensions of credit; the proposed expanded service area for the previously approved and proposed activities will be the entire State of New Jersey) at Greentree Square, 930 Route 73, North, Marlton, New Jersey, through its subsidiary, Finance One of New Jersey, Inc. (7/14/82)

- Atlanta Citizens and Southern Georgia Corporation, Atlanta, Georgia, notification of intent to engage in de novo activities (in mortgage lending and mortgage banking activities, including the extensions of direct loans to consumers, the purchase and discount of real estate loans and other extensions of credit, making, acquiring, servicing, or soliciting, for its own account or for the account of others, loans and other extensions of credit; and acting as agent for the sale of life, accident and health insurance directly related to its extensions of credit) at 4209 East Busch Boulevard, Tampa, Florida, serving Tampa and St. Petersburg and the central Florida area, through its subsidiary, Citizens and Southern Mortgage Company (7/8/82)
- Chicago GL & ML, Limited, Aplington, Iowa, for approval to engage in selling life, casualty and credit life and accident and health insurance in Aplington, Iowa (presently conducted by Aplington Insurance, Inc.)
- Chicago Fidelity Corp., Carmel, Indiana, notification of intent to engage in de novo activities (in mortgage lending and servicing activities, including making or acquiring mortgage loans and other extensions of credit, and servicing mortgage loans and other extensions of credit) at 11550 North Meridian Street, Carmel, Indiana, serving the State of Indiana, Ohio and Kentucky, through its subsidiary, Fidelity Investment Mortgage Company, Inc. (7/7/82)

APPLICATIONS RECEIVED-Continued

- Kansas City Bankshares of Nebraska Inc., Grand Island, Nebraska, 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 Applicant's subsidiaries) this insurance would be sold from an office located in Grand Island, Kearney and Hastings, Nebraska; the area to be served by the activities includes the following counties; Hall, Adams, Howard, Merrick, Hamilton, Clay, Nucholls, Webster, Franklin, Kearney, Buffalo, and Sherman, through a subsidiary to be known as Bankshares Life Insurance Company (6/7/82)
- Kansas City Central Bancorporation, Inc., Central Colorado Company and C.C.B., Inc., all of Denver, Colorado, notification of intent to engage in de novo activities (in operating as an underwriter of credit life, credit accident and health insurance which is directly related to extensions of credit made by subsidiaries of Central Bancorporation, Inc.) at 1421 East Thomas Road, Phoenix, Arizona, and serving the following counties in the State of Colorado, El Paso, Denver, Adams, Arapahoe, Jefferson, Boulder, Weld, Pitkin, Garfield, Mesa, Douglas, Pueblo, Moffat and Otero, through its subsidiary, Central Bancorp Life Insurance Company (6/24/82)
- San Francisco Arizona Bancwest Corporation, Phoenix, Arizona, for approval to acquire 100 percent of the voting shares of Bancwest Life Insurance Company, Phoenix, Arizona, a company which will engage in underwriting and reinsuring credit life accident and disability insurance.
- San Francisco Seafirst Corporation, Seattle, Washington, notification of intent to expand de novo activities (acting as agent for the sale of homeowners insurance directly related to extensions of credit by Seafirst Corporation or its subsidiaries) at Second and Marion Street, Exchange Building, Seattle, Washington, serving Arizona, California, Nevada, Oregon and Washington, through its subsidiary, Seafirst Insurance Corporation (7/16/82)

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REPORTS RECEIVED

None.

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APPLICATIONS RECEIVED-Continued

PETITIONS FOR RULEMAKING

None.