

1
1350

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 40)

Actions of the Board; Applications and Reports
Received During the Week Ending October 2, 1982

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation L amendment which implements the Depository Institution Management Interlocks Act, to reflect changes in the Act recently adopted by Congress.

Criteria for determining the primary capital status of mandatory convertible securities.

Consumer Advisory Council, meeting on October 27 and 28, in sessions open to the public.

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, extension of time to January 14, 1983, within which to acquire Commerce Bank of Lee's Summit, Lee's Summit, Missouri. 1/

San Francisco

Community Bancorporation, Pullman, Washington, extension of time to December 21, 1982, within which to become a bank holding company through the acquisition of Bank of Pullman, Pullman, Washington. 1/

Dallas

Garrison Bancshares, Inc., Garrison, Texas, extension of time to December 2, 1982, within which to acquire The Commercial State Bank, Garrison, Texas. 1/

Dallas

Kerrville Bancshares, Inc., Kerrville, Texas, extension of time to December 31, 1982, within which to acquire Bank of Kerrville, Kerrville, Texas. 1/

Atlanta

One American Corp., Vacherie, Louisiana, extension of time to January 15, 1983, within which to become a bank holding company through the acquisition of First American Bank and Trust, Vacherie, Louisiana. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta State National Corp., New Iberia, Louisiana, extension of time to December 31, 1982, within which to become a bank holding company through the acquisition of The State National Bank, New Iberia, Louisiana. 1/
- Atlanta United American of Northwest Florida, Inc., Pensacola, Florida, extension of time to January 5, 1983, within which to become a bank holding company through the acquisition of First State Bank of Pensacola, Pensacola, Florida. 1/
- San Francisco U. S. Bancorp, Portland, Oregon, extension of time to December 28, 1982, within which to acquire Bank of Milton-Freewater, Milton-Freewater, Oregon. 1/
- San Francisco Bank of Milton-Freewater, Milton-Freewater, Oregon, extension of time to December 28, 1982, within which to become a member of the Federal Reserve System. 1/
- Chicago Wyandotte Savings Bank, Wyandotte, Michigan, an investment in bank premises. 1/
- Atlanta Bank of Eclectic, Eclectic, Alabama, proposed merger with Bank of Tallassee, Tallassee, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Bank of Michigan City, Michigan City, Indiana, proposed merger with Citizens Bank of Michigan City, Michigan City, Indiana, under the charter of Bank of Michigan City, and title of Citizens Bank of Michigan City, Indiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Citizens Bank of Blount County, Maryville, Tennessee, proposed merger with Maryville Phantom Bank, Maryville, Tennessee; 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

- Richmond** Citizens Bank and Trust Company, Riverdale, Maryland, proposed merger with Kennedy Bank and Trust Company, Bethesda, Maryland; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago** Citizens National Bank of Boone, Boone, Iowa, proposal to purchase assets and assume liabilities and maintain branches of The Farmers Savings Bank, Hamilton, Iowa, under the charter and title of The Citizens National Bank of Boone; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond** Citizens and Southern National Bank of South Carolina, Charleston, South Carolina, proposed merger with Carolina National Bank, Easley, South Carolina; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta** Freedom Savings and Loan Association, Tampa, Florida, proposed merger with ComBank, Winter Park, Winter Park; ComBank/Seminole County, Casselberry; ComBank/Fairvilla, Orlando; ComBank/Apopka, Apopka; and ComBank/Union Park, Orlando, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco** Fresno Commerce Subsidiary Co., Fresno, California, proposed merger with Fresno Bank of Commerce, Fresno, California, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago** Gainer Bank, National Association, Gary, Indiana, proposed merger with Gary National Bank, Gary, Indiana, under the charter and title of Gainer Bank, National Association; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago** Heritage Bank Beloit, Beloit, Wisconsin, proposal to consolidate with Heritage Bank Beloit, Beloit, Wisconsin, under the charter of Heritage Bank Beloit Mall, and title of Heritage Bank Beloit; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston** Laconia Peoples National Bank and Trust Company, Laconia, New Hampshire, proposed merger with the Franklin National Bank, Franklin, New Hampshire; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago** Sagamore National Bank, Lafayette, Indiana, proposed merger with Purdue National Bank of Lafayette, Lafayette, Indiana, under the charter of Sagamore National Bank and title of Purdue National Bank of Lafayette; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago** State Bank of Waldron, Waldron, Indiana, proposed merger with Waldron Service Bank, Waldron, Indiana, under the charter of Waldron Service Bank and title of The State Bank of Waldron; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago** United Central Bank & Trust Company of Algona, Algona, Iowa, propose to acquire the assets and assume the liabilities of Exchange State Bank, Wesley, Iowa, under the charter and title of United Central Bank & Trust Company of Algona; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago** United Central & Trust Company of Algona, Algona, Iowa, propose to acquire the assets and assume the liabilities of Bode State Bank, Bode, Iowa, under the charter and title of United Central & Trust Company of Algona; 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

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

Chicago Approved
St. Joseph Valley Bank, Elkhart, Indiana, to
merge with First National Bank of Goshen,
Goshen, Indiana.

* * * * *

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

New York Approved
The Bank of New York, New York, New York. To
establish an offsite electronic facility
at Eric Hayes, Inc., D/B/A Bells Market,
909 East Ferry Street, Buffalo, Erie County,
New York. 1/

Richmond Bank of Virginia, Richmond, Virginia. To
establish a customer-bank communication
terminal at 8103 Old Dominion Drive, McLean,
Fairfax County, Virginia. 1/

Richmond Bank of Virginia, Richmond, Virginia. To
establish a customer-bank communication
terminal at 7318 Midlothian Turnpike,
Chesterfield County, Virginia. 1/

Atlanta Marion County Banking Company, Hamilton,
Alabama. To establish a branch office
located on the west side of Highway 5 inside
the city limits of Bear Creek, Alabama. 1/

San
Francisco Valley Bank of Nevada, Las Vegas, Nevada. To
establish a branch office in the vicinity
of Mill Street and Corporate Boulevard,
Reno, Washoe County, Nevada. 1/

* * * * *

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

ACTIONS OF THE BOARD - Continued

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

Not Disapproved

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

* * * * *

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

Approved

St. Louis Commerce Union Bank Union City, Union City,
Tennessee. 1/

Chicago St. Joseph Valley Bank, Elkhart, Indiana. 1/

* * * * *

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 Citibank Overseas Investment Corporation,
Wilmington, Delaware: request consent
to engage indirectly in futures commission
merchant activities abroad.

* * * * *

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

Approved

New York European American Bank and Trust Company, New
York, New York: grants consent to establish
a branch in Nassau, Bahamas.

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

ACTIONS OF THE BOARD - ContinuedTo Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956Approved

- Richmond Intermountain Bankshares Inc., Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of the successors by merger to: Kanawha Banking & Trust Company National Association, Charleston, West Virginia; The Teays Valley National Bank, Scott Depot, West Virginia; Community Bank and Trust, N.A., Fairmont, West Virginia; Middletown National Bank, Marion County, West Virginia; National Bank of Monongah, Monongah, West Virginia; Mountaineer National Bank, Morgantown, West Virginia. 1/
- Richmond Peoples Bancorp (N.C.), Inc., Rocky Mount, North Carolina, for approval to acquire 100 percent of the voting shares of the successor by merger to Peoples Bank and Trust Company, Rocky Mount, North Carolina. 1/
- Atlanta First Hartford Bancshares, Inc., Hartford, Alabama, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Hartford, Hartford, Alabama. 1/
- Atlanta Quality Financial Services Corporation, Alexandria, Tennessee, for approval to acquire 100 percent of the voting shares of DeKalb County Bank and Trust Company, Alexandria, Tennessee. 1/
- Chicago Central Lakes Bancorporation, Inc., Necedah, Wisconsin, for approval to acquire at least 80 percent of the voting shares of The Necedah Bank, Necedah, Wisconsin. 1/
- Chicago Martinsville Bancshares, Inc., Martinsville, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Martinsville State Bank, Martinsville, Illinois. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago S. B. W. Bancorp., Inc., Waupun, Wisconsin, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The State Bank of Waupun, Waupun, Wisconsin. 1/
- Minneapolis First State Financial Services, Inc., Bridgewater, South Dakota, for approval to acquire at least 80 percent of the voting shares of First State Bank, Bridgewater, South Dakota. 1/
- Minneapolis The Resource Companies, Inc., Minneapolis, Minnesota, for approval to acquire 100 percent of the voting shares of Resource Trust Company, Minneapolis, Minnesota. 1/
- Kansas City Cripple Creek Bancorporation, Inc., Cripple Creek, Colorado, for approval to acquire at least 80 percent of the voting shares of Bank of Cripple Creek, Cripple Creek, Colorado. 1/
- Kansas City Victory Bancshares, Inc., Nowata, Oklahoma, for approval to acquire 89.5 percent of the voting shares of Victory National Bank of Nowata, Nowata, Oklahoma. 1/
- Dallas Canadian Bancshares, Inc., Canadian, Texas, for approval to acquire 80.354 percent of the voting shares of First State Bank of Canadian, Canadian, Texas. 1/
- Dallas Lamesa National Corporation, Lamesa, Texas, for approval to acquire at least 80 percent of the voting shares of The Lamesa National Bank, Lamesa, Texas.
- Dallas Landmark Financial Group, Inc., Fort Worth, Texas, for approval to acquire at least 80 percent of the voting shares of Mercantile Bank of Fort Worth, Fort Worth, Texas. 1/
- Dallas Permian Bancshares, Inc., Odessa, Texas, for approval to acquire 10 percent of the voting shares of Permian Bank & Trust, Odessa, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

San Francisco Redmond Bancorp, Redmond, Washington, for approval to acquire 100 percent of the voting shares of Bank of Redmond, Redmond, Washington. 1/

San Francisco Valencia Bancorp, Santa Ana, California, for approval to acquire 100 percent of the voting shares of Valencia Bank, Santa Ana, California. 1/

* * * * *

To Expand a Bank Holding Company Pursuant to Section 3(a)(2) of the Bank Holding Company Act of 1956

Approved

Cleveland Union Commerce Corporation, Cleveland, Ohio, for approval to retain 100 percent of the voting shares of The First National Bank of Nelsonville, Nelsonville, Ohio. 1/

* * * * *

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

Denied

Chicago Milford Bancorporation, Milford, Iowa, for approval to acquire 100 percent of the voting shares of San Bancorp, Sanborn, Iowa and indirectly at least 85.42 percent of Sanborn Savings Bank, Sanborn, Iowa.

Approved

Chicago Hampton Park Corporation, Romeoville, Illinois, for approval to acquire 80 percent of the voting shares of The Palwaukee Bank, Prospect Heights, Illinois. 1/

Chicago Oak Park Bancorp, Inc., Oak Park, Illinois, for approval to acquire 100 percent of the voting shares of The Dunham Bank, St. Charles, Illinois. 1/

Kansas City CharterCorp, Kansas City, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Independence, Independence, Missouri. 1/

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

ACTIONS OF THE BOARD - Continued

Dallas Harlingen National Bancshares, Inc., Harlingen, Texas, for approval to acquire 100 percent of the voting shares of South Harlingen National Bank, Harlingen, Texas, a proposed new bank. 1/

* * * * *

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

Approved
New York Midlantic Banks Inc. and Midlantic National Bank, both located in Edison, New Jersey, for approval to retain 39.1375 percent of the voting shares of The First National Bank of Blairstown, Blairstown, New Jersey. 1/

* * * * *

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

Approved
New York Citicorp, New York, New York, for approval to acquire 100 percent of the voting shares through Citicorp Person-to-Person, Inc., of a federally chartered and insured savings and loan association and is the successor by supervisory conversion of Fidelity Federal Savings and Loan Association, San Francisco, California and to acquire indirectly its wholly-owned service corporation, Fidelity Subsidiary Corporation.

Richmond Southern Bancorporation, Inc., Greenville, South Carolina, for approval to acquire assets of Continental Credit Corporation, Greenville, Texas, and thereby engage in making loans to individuals. 1/

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

ACTIONS OF THE BOARD - Continued

- Permitted
- New York Barclays Bank PLC and Barclays Bank International Limited, both of London, England, requests permission to relocate three existing offices of their subsidiaries, Barclays American/Financial Services, Inc. ("BAFS"), and Barclays American/Financial, Inc. ("BAFI"), the offices will continue to engage in the following activities ((i) making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning] and (ii) acting as agent for the sale of related credit life, credit accident and health and credit property insurance; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by Barclays American Corporation's insurance underwriting subsidiaries) from Nine Mile Road, Richmond, Virginia to 8014 Midlothian Turnpike, Richmond, Virginia, through their subsidiaries, BA and BAFI and from 4118 Elvis Presley Boulevard, Memphis, Tennessee to 3063 Airways Boulevard, Suite 8, Memphis, Tennessee, through their subsidiary BAFI (9/26/82) 3/
- New York Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI"), and to expand the activities and service area of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. ("CPFC") at the same location; the new activities in which the office of CPFC proposes to engage de novo are (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 non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans;

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

ACTIONS OF THE BOARD - Continued

the proposed service area shall be the entire States of Missouri and Kansas for the aforementioned proposed activities and for the following activities which have been previously approved for CPFC: 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 consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit. The activities in which the de novo office of CHI will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level [in the case of single payment loans] term life insurance by licensed agents or brokers as required; the sale of 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 and for the account of others, of extensions of credit to individuals secured by liens on residential or nonresidential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans: the proposed service area of CHI shall be comprised of the entire States of Missouri and Kansas 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 310 E. 12th Street, Kansas City, Missouri, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (10/1/82) 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 engage 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 issuing of thrift certificates and thrift pass-book certificates; 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 and 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 area of the subsidiary would be comprised of the entire State of Colorado; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Boulder Industrial Bank) at 1600 38th Street, Boulder, Colorado, serving the entire State of Colorado, through its subsidiary, Citicorp Person-to-Person Boulder Industrial Bank (9/30/82) 3/

New York

Deutsche Bank AG, Frankfurt, Germany, requests permission to expand the service areas of five existing offices (to expand its service area to provide the same financing services that it is permitted to provide in the United States to (I) persons in Canada who make purchases from present and future affiliates of Daimler-Benz AG ("DB") in Canada, their respective dealers; the company currently (A) provides dealers of affiliates of DB in the United States with wholesale financing in the form of loans to finance

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

ACTIONS OF THE BOARD - Continued

dealers inventories secured by such inventories and (B) provides customers of affiliates of DB in the United States and their dealers with retail financing consisting of purchases by the company from such affiliates and their dealers of retail installment obligations undertaken by the customer in respect of equipment purchased by the customer and of purchases of lease receivables and dealer rental receivables in respect of equipment leased by the customer; in connection therewith, the company makes available, solely as an authorized agent, credit life, accident and physical damage insurance) at 1815 South Marlow Avenue, Portland, Oregon; 1002 Society Drive, Claymont, Delaware; 1530 Dunwoody Village Parkway, Suite 100, Atlanta, Georgia; 2001 Midwest Road, Suite 310, Oak Brook, Illinois; and 830 Northwest 19th Avenue, Portland, Oregon, through its subsidiary, Freightliner Credit Corporation (9/26/82) 3/

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to relocate an existing office 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, servicing 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) from 4550 West 103rd Street, Oak Lawn, Illinois to 2028 Elm, Homewood, Illinois, through its subsidiary, Manufacturers Hanover Mortgage Corporation Inc. (9/25/82) 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 could be made or acquired by a finance company under Illinois law;

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

ACTIONS OF THE BOARD - Continued

servicing such loans and other extensions of credit and acting as agent or broker for the sale of credit life insurance directly related to such extensions of credit; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit secured by real and personal property, including real estate equity loans, and offering credit-related single and joint life insurance and decreasing or level term [in the case of single payment loans] life insurance and credit accident and health insurance directly related to extension of credit made or acquired by Finance One Mortgage of Illinois, Inc., by licensed agents or brokers, to the extent permissible under applicable State insurance laws and regulations, this office will serve the entire State of Illinois) at 2215 York Road, Oak Brook, Illinois, through its subsidiary, Finance One Mortgage of Illinois, Inc. (9/25/82) 3/

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the service area of an existing office (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; servicing 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; the office presently serves customers in Montgomery and Prince Georges Counties and it will continue to serve these customers and proposes to expand the service area to include Calvert, Anne Arundel, Charles, Howard, Frederick, Baltimore, Harford, St. Mary's and Worcester Counties in Maryland, Sussex and Kent Counties in the State of Delaware and the District of Columbia) at Maryland Trade Center, Suite 580, 7500 Greenway Center Drive, Lanham, Maryland, through its subsidiary, Manufacturers Hanover Mortgage Corporation (9/25/82) 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

- Philadelphia Philadelphia National Corporation, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (in commercial finance and factoring activities including the solicitation and making of loans to businesses and corporations secured by accounts receivable, inventory, machinery and equipment and/or other commercial finance collateral and the factoring of accounts receivable) at Minneapolis City Center, 33 South Sixth Street, Minneapolis, Minnesota, serving Minneapolis, Minnesota and surrounding areas, through its subsidiary, Congress Financial Corporation (10/1/82) 3/
- Chicago Northern Trust Corporation, Chicago, Illinois, notification of intent to engage in de novo activities (performing appraisals of real estate) at 1900 Spring Road, Suite 102, Oak Brook Illinois, the geographic area to be served will be the entire 50 states of the United States, through its subsidiary, Nortrust Farm Management, Inc. (9/28/82) 3/
- St. Louis Boatmen's Bancshares, Inc., St. Louis, Missouri, notification of intent to engage through the locations of its banking subsidiaries (the issuance and sale of its travelers checks in accordance with the Board's Regulation Y) through an unspecified number of correspondent banks and corporate customers located throughout Missouri, the southern half of Illinois and the eastern half of Kansas (9/28/82) 3/
- Minneapolis Bank Shares Incorporated, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in leasing personal or real property in accordance with the Board's Regulation Y) at 777 Marquette Avenue, Minneapolis, Minnesota, serving the United States, through its subsidiary, Marquette Lease Services, Inc. (9/28/82) 3/
- Minneapolis First Bank System, Inc., Minneapolis, Minnesota, notification of intent to engage in de novo activities (to engage in the activities that may be performed by a trust company, including

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

ACTIONS OF THE BOARD - Continued

activities of a fiduciary, agency or custodian nature) at 10451 Palmera Drive, Sun City, Arizona, serving the metropolitan area of Phoenix, Arizona, through its subsidiary First Trust Company of Arizona (9/27/82) 3/

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring, for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance. Credit-related property insurance will not be offered in the State of Indiana; such activities will include, but not be limited to, making consumer installment loans, purchasing sales finance contracts, making loans and other extensions of credit to small businesses, making loans and other extensions of credit secured by real and personal property, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation) in Indianapolis, Indiana, serving the entire state of Indiana, through its indirect subsidiary, FinanceAmerica Corporation (an Indiana corporation) (10/2/82) 3/

San
Francisco

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

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

ACTIONS OF THE BOARD - Continued

sumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit to small businesses, making loans secured by real and personal property, and offering credit-related life, credit-related accident and health and credit-related property insurance directly related to extensions of credit made or acquired by FinanceAmerica of Columbia Heights Inc.) at 19 N. 4th Street, Moorhead, Minnesota, serving the entire States of Minnesota and North Dakota, through its indirect subsidiary, FinanceAmerica of Columbia Heights Inc. (a Minnesota corporation [whose name will be changed to FinanceAmerica of Moorhead Inc.]) (10/1/82) 3/

San
Francisco

Security Pacific Corporation, notification of intent to engage in de novo activities (to engage in financing and industrial loan corporation activities 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 11480 South Street, Cerritos; 21535 North Hawthorne Boulevard, Torrance; and 600 North Mountain Avenue, Upland, all in California, through its subsidiary, Security Pacific Finance Money Center Inc. (10/1/82) 3/

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to relocate de novo activities (making or acquiring, for its own account or for the account of others, loans and extensions of credit, including making consumer installment personal loans, purchasing consumer installment sales finance contracts, making loans to small businesses and other extensions of credit such as would be made by a factoring company or a consumer finance company; and acting as broker or agent for the sale of credit life and credit accident and health insurance) from 5012 Wellington Avenue, Ventnor City, New Jersey to Professional

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

ACTIONS OF THE BOARD - Continued

Plaza, 2021 New Road, Linwood, New Jersey,
serving the State of New Jersey, through its
subsidiary, Security Pacific Finance Corp.
(9/30/82) 3/

* * * * *

Application for Modification of Deficiency Repayment Requirements
Under Plan Lender Provision of Regulation G, 12 CFR 207

Pursuant to delegated authority of the Director
of the Division of Banking Supervision and
Regulation has approved the application of
Tidewater Inc., to modify deficiency repay-
ment requirements under the Plan Lender
provision of Regulation G.

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

APPLICATIONS RECEIVED

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

Richmond The New Bank, Vienna, Virginia. 2/

* * * * *

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

Richmond The New Bank, Vienna, Virginia, to merge with
The Business Bank, Vienna, Virginia. 2/

* * * * *

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

New York The Bank of New Jersey, Moorestown, New Jersey.
To establish an offsite electronic facility
at Bellmawr Industrial Bank, Benigno Boulevard,
Bellmawr, New Jersey. 2/

Chicago M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin.
To establish an offsite electronic facility
at The Grand Avenue Mall, Milwaukee, Wisconsin. 2/

Chicago Michigan Bank - Port Huron, Port Huron, Michigan.
To establish an offsite electronic facility
at the following locations: 1661 21 Mile Road,
Macomb Township, Michigan; 21 E. Long Lake
Road, Bloomfield Hills, Michigan; 601 S.
Main Street, Ann Arbor, Michigan and 2789
Plymouth Road, Ann Arbor, Michigan. 2/

Chicago Michigan-Bank - Port Huron, Port Huron, Michigan.
To establish an offsite electronic facility at
1101 S. University, Ann Arbor, Michigan. 2/

Chicago Bankers Trust Company, Des Moines, Iowa. To
establish an ATM to be located at Carriers
Building, 601 Locust, Des Moines, Iowa. 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 The De Kalb Bank, De Kalb, Illinois. To establish an offsite electronic facility at 125 North Annie Glidden Road, De Kalb, Illinois. 2/

* * * * *

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

San Francisco BankAmerica International Financial Corporation, San Francisco, California: notification of the establishment of BA Futures Limited, London, England, a futures commission merchant.

* * * * *

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

Philadelphia Philadelphia National Bank, Philadelphia, Pennsylvania: prior notification of its intent to establish a branch to be located at 807 Pacific Bank Makati Building, 6776 Ayala Avenue, Makati, Metro Manila, Philippines.

* * * * *

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

Richmond Flat Top Bankshares, Inc., Bluefield, West Virginia, for approval to acquire 100 percent of the voting shares of The Flat Top National Bank of Bluefield, Bluefield, West Virginia. 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

- Atlanta** BOC Bancorp, Inc., Woodbury, Tennessee, for approval to acquire 100 percent of the voting shares of Bank of Commerce, Woodbury, Tennessee. 2/
- Atlanta** Citizens First Bancshares, Inc., Ocala, Florida, for approval to acquire at least 80 percent of the voting shares of Citizens First Bank of Ocala, Ocala, Florida. 2/
- Atlanta** Guaranty Bancshares Holding Corporation, Morgan City, Louisiana, for approval to acquire 100 percent of the voting shares of Guaranty Bank & Trust Company of Morgan City, Morgan City, Louisiana. 2/
- Atlanta** Republic Bancshares, Inc., Winchester, Tennessee, for approval to acquire at least 80 percent of the voting shares of Franklin County Bank, Winchester, Tennessee. 2/
- Atlanta** United Bancshares, Inc., Lake Charles, Louisiana, for approval to acquire 100 percent of the voting shares of American Bank of Commerce, Lake Charles, Louisiana. 2/
- Chicago** FIRST CRAWFORDSVILLE FINANCIAL CORPORATION, Crawfordsville, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank and Trust Company of Crawfordsville, Crawfordsville, Indiana. 2/
- Chicago** Harbor Springs Financial Corporation, Harbor Springs, Michigan, for approval to acquire 100 percent of the voting shares of Harbor Springs State Bank, Harbor Springs, Michigan. 2/
- Chicago** HUNTLEY BANCSHARES, INC., Huntley, Illinois, for approval to acquire 80 percent or more of the voting shares of State Bank of Huntley, Huntley, Illinois. 2/
- Chicago** South Sangamon Banc Shares, Inc., Divernon, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Community Bank of Divernon, Divernon, 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

- St. Louis Dawson Springs Bancorp, Inc., Dawson Springs, Kentucky, for approval to acquire at least 80 percent of the voting shares of Commercial Bank of Dawson, Dawson Springs, Kentucky. 2/
- St. Louis First Charlestown Corporation, Charlestown, Indiana, for approval to acquire at least 80 percent of the voting shares of First Bank of Charlestown, Charlestown, Indiana. 2/
- St. Louis Old National Bancorp, Evansville, Indiana, for approval to acquire 100 percent of the voting shares of the successor by merger to Old National Bank in Evansville, Evansville, Indiana. 2/
- St. Louis Piggott Bankstock, Inc., Piggott, Arkansas, for approval to acquire at least 80 percent of the voting shares of Piggott State Bank, Piggott, Arkansas. 2/
- Minneapolis Carver County Bancshares, Inc., Chaska, Minnesota, for approval to acquire 95 percent of the voting shares of Carver County State Bank, Chaska, Minnesota. 2/
- Kansas City Abanc Holding, Inc., El Dorado, Kansas, for approval to acquire at least 96.81 percent of the voting shares of Augusta Bank and Trust, Augusta, Kansas. 2/
- Kansas City CSB Banco, Inc., Lincoln, Nebraska, for approval to acquire at least 19,500 nonvoting shares of Citizens State Banco, Lincoln, Nebraska, and indirectly Citizens State Bank, Lincoln, Nebraska. 2/
- Kansas City Downing Investment Co., Inc., Ellis, Kansas, for approval to acquire 24.9 percent of the voting shares of Ellis State Bank, Ellis, Kansas, and 81.5 percent of the voting shares of Americus State Bank, Americus, Kansas. 2/
- Kansas City First Ada Bancshares, Inc., Ada, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The First National Bank and Trust Company of Ada, Ada, Oklahoma. 2/
- Kansas City First Edmond Bancshares, Inc., Edmond, Oklahoma, for approval to acquire at least 80 percent of

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

- the voting shares of The First National Bank of Edmond, Edmond, Oklahoma. 2/
- Dallas Alamo Corporation of Texas, Alamo, Texas, for approval to acquire 100 percent of the voting shares of Alamo Bank of Texas, Alamo, Texas, Central National Bank, Pharr, Texas, a proposed new bank, and McAllen National Bank, McAllen, Texas, a proposed new bank. 2/
- Dallas First New Mexico Financial Corporation, Deming, New Mexico, for approval to acquire 80 percent or more of the voting shares of Deming National Bank, Deming, New Mexico. 2/
- Dallas Promenade Bancshares, Inc., Richardson, Texas, for approval to acquire 100 percent of the voting shares of Promenade National Bank, Richardson, Texas. 2/
- San Francisco Delta National Bancorp, Manteca, California, for approval to acquire 100 percent of the voting shares of successor by merger to Delta National Bank, Manteca, California. 2/
- San Francisco Independent Bancorp, Lynden, Washington, for approval to acquire 100 percent of the voting shares of Peoples State Bank, Lynden, Washington. 2/
- San Francisco Kings River Bancorp, Reedley, California, for approval to acquire 100 percent of the voting shares of Kings River State Bank, Reedley, California. 2/
- San Francisco Landmark Bancorp, La Habra, California, for approval to acquire 100 percent of the voting shares of Landmark Bank, La Habra, California. 2/

* * * * *

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

- Atlanta C.S.B. Corporation, Marianna, Florida, for approval to acquire at least 80 percent of the voting shares of Gadsden State Bank, Chattahoochee, 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

- Atlanta Flagship Banks Inc., Miami, Florida, for approval to acquire 100 percent of the voting shares of Flagship National Bank of Citrus County, Crystal River, Florida, a proposed new bank. 2/
- Atlanta Florida National Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire at least 80 percent of the voting shares of Kingsley Bank, Orange Park, Florida. 2/
- Chicago Valley Bancorporation, Appleton, Wisconsin, for approval to acquire all of the assets of United Bankshares, Inc., Green Bay, Wisconsin, and indirectly 100 percent of the voting shares of West Bank and Trust, Green Bay, Wisconsin, East Bank, Green Bay, Wisconsin, and United Bank of Green Bay, Green Bay, Wisconsin. 2/
- Minneapolis Dakota Bankshares, Inc., Fargo, North Dakota, for approval to acquire at least 80 percent of the voting shares of Dakota Bank of Wahpeton, Wahpeton, North Dakota, a proposed new bank. 2/
- Kansas City Fremont Bancshares, Inc., Lincoln, Nebraska, for approval to acquire at least 74,000 nonvoting shares of CSB Banco, Inc., Lincoln, Nebraska and indirectly Citizens State Bank, Lincoln, Nebraska and Fremont State Bancshares, Inc., Lincoln, Nebraska for approval to acquire at least 19,500 nonvoting shares of CSB Banco, Inc., Lincoln, Nebraska and indirectly Citizens State Bank, Lincoln, Nebraska. 2/
- Dallas Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Allied Bank River Bend, Dallas, Texas, a proposed new bank. 2/
- Dallas American Bancorporation, Inc., Longview, Texas, for approval to acquire 100 percent of the voting shares of Texas Bank & Trust in Wichita Falls, Wichita Falls, Texas. 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 - ContinuedTo Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

- Boston** Hospital Trust Corporation, Providence, Rhode Island, notification of intent to engage in de novo activities (in the origination, sale and servicing of residential and commercial mortgage loans) in Charlotte and Raleigh, North Carolina; Atlanta, Georgia and Miami, Florida, serving North Carolina, South Carolina, Florida, Georgia, Virginia, the District of Columbia, Maryland, Delaware and Pennsylvania, through its subsidiary, RIHT Mortgage Corporation (9/29/82)
- New York** The Bank of New York Company, Inc., New York, New York, requests permission to establish a de novo office engaging in the following activities (performing or carrying on any one or more of the functions or activities of a fiduciary, investment advisory, agency or custodian nature, in the manner authorized by Federal law) at 800 Brickell Avenue, Miami, Florida, through its subsidiary, The Bank of New York Trust Company of Florida, National Association (10/1/82)
- New York** Barclays Bank PLC and Barclays Bank International Limited, both of London, England, request permission to relocate an office of their existing subsidiaries, BarclaysAmerican/Financial, Inc. ("BAF"), and BarclaysAmerican/Retail Services, Inc. ("BARS"), engaging in the following activities ((i) making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and wholesale financing [floor planning] and (ii) acting as agent for the sale of related credit life, credit accident and health and credit property insurance, credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by Barclays-American Corporation's insurance underwriting subsidiaries) from 4141 South Salina Street, Syracuse, New York to Bayberry Plaza, 7650 Oswego Road, Liverpool, New York, through their subsidiaries, BAF and BARS. (9/28/82)

APPLICATIONS RECEIVED - Continued

- New York Citicorp, New York, New York, requests permission to expand the activities of 28 existing offices (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Homeowners, Inc. to the extent permissible under applicable State insurance laws and regulations) at 7260 E. Indian School Rd., Scottsdale; 2077 East Camelback Rd., Phoenix; Tri City Mall, 1836 West Main Street, Mesa; 143 Valley West Mall, 5719 West Northern Ave., Glendale; 9861 Metro Parkway West, Phoenix; 777 E. Missouri Avenue, Phoenix; Thomas Mall, 4421 A East Thomas Road, Phoenix and Chris Town Shopping Center, 1558 West Montebello, Phoenix, all in Arizona; 21707 Hawthorne Boulevard, Torrance; Two City Boulevard East, Orange; 119 North Central Avenue, Glendale; Four Seasons Office Bldg., 4827 Sepulveda Blvd., Sherman Oaks; Financial Plaza Office Bldg., 1661 Hanover, City of Industry; 290 North "D" Street, San Bernardino and 600 City Parkway West, Orange, all in California; 9550 Regency Square Blvd., Jacksonville; 5514 N. Davis Highway, Pensacola; 7261 U.S. 19 North, Pinellas Park; Windmill Gate Shopping Ctr., 16403 N.W. 67th Ave., Miami Lakes; Dale Mabry Executive Ctr., 3725 Grace St., W., Tampa; Center Pointe Office Bldg., 4000 N. State Rd. 7, Fort Lauderdale; Executive Centre, 2300 Palm Beach Lakes Blvd., West Palm Beach; 1915 North Monroe, Tallahassee and 124 E. Colonial Drive, Orlando, all in Florida; 12400 I-45 & Greens Rd., Houston; 5501 LBJ Freeway, Dallas; 5360 Fredericksberg Rd., San Antonio and 6620 Harwin Drive, Houston, all in Texas, through its subsidiary, Citicorp Homeowners, Inc., (Delaware) (9/29/82)
- New York Citicorp, New York, New York, requests permission to expand the activities of six existing offices (the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Person-to-Person Thrift, Inc. to the extent permissible under applicable State insurance laws and regulations) at 542 Broadway, Chula Vista; 362 West Mission Ave., Escondido; 4525

APPLICATIONS RECEIVED - Continued

La Jolia Village Dr., San Diego; 434 Fletcher Parkway, El Cajon; 1400 Camino De La Reina, San Diego and 119 North Central Ave., Glendale, all located in California, through its subsidiary, Citicorp Person-to-Person Thrift, Inc. (Domestic) (9/29/82)

New York

Citicorp, New York, New York, requests permission to relocate two existing offices of its subsidiaries, Citicorp Person-to-Person Financial Center, Inc., ("CPFC"), and Citicorp Homeowners, Inc., ("CHI"), (CPFC engages in 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 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 and 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) (CHI engages in the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level [in the case of single payment loans] term life insurance by licensed agents or brokers, as required; the sale of 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 and 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

APPLICATIONS RECEIVED - Continued

service area for the office of CPFC and CHI at the new location will be comprised of the entire States of Missouri and Kansas for all of 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) from 310 E. 12th Street, Kansas City, Missouri to 8800 E. 63rd Street, Raytown, Missouri, through its subsidiaries, CPFC and CHI (10/1/82)

New York

Citicorp, New York, New York, requests permission to expand the activities of five existing offices (the making, acquiring or servicing or consumer loans and other extensions of credit secured by first mortgage or first trust liens or decreasing or level [in the case of single payment loans] term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans, credit related life, accident, and health insurance may be underwritten by Family Guardian Life Insurance Company, an affiliate of Citicorp Financial, Inc.) at 7720 York Road, Towson, Maryland; 8200 Perry Hall Boulevard, Baltimore, Maryland; 3500 East-West Highway, Hyattsville, Maryland; Harundale Mall, Ritchie Highway and Aquahart Road, Glen Burnie, Maryland and Springfield Mall, P.O. Box 789, Springfield, Virginia, through its subsidiary, Citicorp, Financial, Inc. (10/1/82)

Philadelphia

FB&T Corporation, Hanover, Pennsylvania, notification of intent to engage in de novo activities, (in consumer finance activities, including the extension of direct loans to consumers, the discount of retail and installment notes or contracts the extension of direct loans to dealers for the financing of inventory [floor planning]; and acting as agent for the sale of life, accident and health insurance directly related to its extensions of credit) at 38 York Street, Hanover, Pennsylvania, serving the county in which the office is located and those portions of contiguous counties in Pennsylvania within a 15-mile radius of the office, through its subsidiary, Hanover Consumer Discount Company (9/29/82)

APPLICATIONS RECEIVED - Continued

- Richmond** Equitable Bancorporation, Baltimore, Maryland, notification of intent to engage in de novo activities (acting as a sales agent of Travelers Express Company, Inc., for the sale through the affiliated banks of the holding company of money order drawn on Travelers Express Company, Inc.) at 100 South Charles Street, Baltimore, Maryland (10/1/82)
- Richmond** Union Trust Bancorp, Baltimore, Maryland, notification of intent to engage in de novo activities (making installment loans to individuals for personal, family or household purposes; purchasing sales finance contracts executed in connection with the sale of personal, family or household goods or services; acting as agent in the sale of credit life and credit accident and health insurance directly related to its extensions of credit; acting as agent in the sale of insurance protecting collateral held against the extensions of credit; and making second mortgage loans secured in whole or in part by mortgages or other liens on real estate) at 708 North Edgewood Avenue, Jacksonville, Florida, through its subsidiary, Landmark Financial Services, Inc. (9/29/82)
- Atlanta** First Railroad & Banking Company, Augusta, Georgia, notification of intent to engage in de novo activities (making consumer installment loans secured by note, household goods, and first or second mortgages on real estate up to \$15,000; purchasing installment sales contracts up to \$3,500; underwriting credit life and accident and health insurance; and selling as agent property insurance in connection with its loan and installment sales contracts) in Waynesville, North Carolina, covering a service area encompassing Haywood County, through its subsidiary CMC Group, Inc. (9/22/82)
- Chicago** Valley Bancorporation, Appleton, Wisconsin, for approval to acquire Uniban Services, Inc., Green Bay, Wisconsin, a wholly-owned subsidiary of United Bankshares, Inc., that engages in the leasing of personal property.

APPLICATIONS RECEIVED - Continued

- Kansas City Valley Falls Insurance, Inc., Valley Falls, Kansas, notification of intent to engage in de novo activities (engaging in consumer finance activities, including the extension of direct loans to consumers in accordance with the Board's Regulation Y) at 406 Broadway, Valley Falls, Kansas, serving the community of Valley Falls, Kansas (9/28/82)
- Dallas Nasher Financial Corporation, Dallas, Texas, notification of intent to engage in de novo activities (making or acquiring, for its own account or for the account of others, loans and other extensions of credit (including issuing letters of credit and accepting drafts) such as would be made by a bank or bank related financial institution pursuant to Sections 225.4 (b)(1), of Regulation Y and 4(c)(8) of the Bank Holding Company Act; specifically, NorthPark National Corporation will concentrate its lending activities toward commercial and industrial concerns in its service area, including manufacturing, retail, wholesale, energy, real estate and service type industries) at 1300 NorthPark Center, Dallas, Texas, serving the Dallas/Fort Worth Metroplex area, consisting of Dallas, Tarrant, Collin, Denton, Ellis, Rockwall and Kaufman Counties, through its subsidiary, Northpark National Corporation (9/28/82)
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to expand the de novo activities (to include all functions or activities that may be performed or carried on by a trust company pursuant to Section 225.4(a)(4) of Regulation Y) at 65 Broadway, New York, New York, serving the United States, through its subsidiary, BankAmerica Securities Services Company of New York (A Limited Purpose Trust Company) (9/28/82)
- San Francisco First Interstate Bancorp, Los Angeles, California, notification of intent to expand de novo activities (in the activity of acting, as re-insurer for credit life insurance which is directly related to extensions of credit by the Bank Holding Company System; such expanded activity will be performed by First Interstate

APPLICATIONS RECEIVED - Continued

Life Insurance Company in the State of Nevada, such activities have been specified by the Board in Section 225.4(a)(10) of Regulation Y) (9/24/82)

* * * * *

REPORTS RECEIVED

None.

* * * * *

PETITIONS FOR RULEMAKING

None.