

ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
(H.2, 1983 No. 9(a))

Actions of the Board; Applications and Reports  
Received During the Week Ending March 5, 1983

APPLICABLE  
RESERVE BANK

ACTIONS OF THE BOARD

Kansas City	Central Bancorporation, Inc., Central Colorado Company, and C.C.B., all of Denver, Colorado, extension of time to May 2, 1983, within which to acquire Central Bank at Highlands Ranch, N.A., Arapahoe County, Colorado, a proposed new bank. <u>1/</u>
Colorado	Citizens Bancshares, Inc., Salineville, Ohio, extension of time to June 10, 1983, within which to acquire The Citizens Bank Company, Salineville, Ohio. <u>1/</u>
San Francisco	First Financial Bancorp, Lodi, California, extension of time to June 10, 1983, within which to become a bank holding company through the acquisition of Bank of Lodi, N.A., a proposed new bank. <u>1/</u>
Richmond	First & Merchants Corporation, Richmond, Virginia, extension of time to June 7, 1983, within which to acquire additional shares of The Wise County National Bank, Wise, Virginia. <u>1/</u>
St. Louis	First Robinson Bancorp, Robinson, Illinois, extension of time to June 11, 1983, within which to become a bank holding company through the acquisition of at least 80 percent of the voting shares of the First National Bank in Robinson. <u>1/</u>
Richmond	New Bank, Vienna, Virginia, a proposed new bank, extension of time to May 9, 1983, within which to merge with The Business Bank, Vienna, Virginia. <u>1/</u>
San Francisco	South Valley Bancorporation, Morgan Hill, California, extension of time to May 27, 1983, within which to become a bank holding company through the acquisition of South Valley National Bank, a proposed new bank, Morgan Hill, California. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Richmond United Financial Banking Companies, Inc., Vienna, Virginia, extension of time to May 9, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of The Business Bank, Vienna, Virginia. 1/
- Kansas City Alpine Bank, Basalt, Colorado, an investment in bank premises. 1/
- Atlanta Bank of Florida in St. Petersburg, St. Petersburg, Florida, an investment in bank premises. 1/
- Minneapolis Central Dakota Bank, Lehr, North Dakota, extension of time to June 13, 1983, within which to establish a paying and receiving office in Jud, North Dakota. 1/
- Richmond Union Trust Company of Maryland, Baltimore, Maryland, extension of time to March 4, 1984, within which to establish a drive-in facility at 624 Frederick Road, Catonsville, Maryland. 1/
- Atlanta Commonwealth Bank, Bay Springs, Mississippi, proposed merger with First United Bank of Mississippi, Meridian, Mississippi, and Central Bank of Mississippi, Brandon, Mississippi; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia Downingtown National Bank, Downingtown, Pennsylvania, proposal to merge with Downingtown Interim National Bank, Downingtown, Pennsylvania, under the title of the former and the charter of the latter; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond First Huntington National Bank, Huntington, West Virginia, proposed merger with Citizens National Bank of Point Pleasant, West Virginia; report to the Comptroller of the Currency on competitive factors. 1/
- Philadelphia First National Trust Bank, Sunbury, Pennsylvania, proposal to purchase the West End National Bank of Shamokin, Shamokin, Pennsylvania, under the title and charter of the former; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis First State Bank, Brownsville, Tennessee, proposal to merge with First State Interim Bank, Brownsville, 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

- St. Louis German American Bank, Jasper, Indiana, proposal to merger with GAB Bank, Jasper, Indiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond National Bank of South Carolina, Sumter, South Carolina, proposed merger with New National Bank of South Carolina, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Rabun County Bank, Clayton, Georgia, proposed merger with RCB Interim, Inc., Clayton, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Security Bank and Trust Company, Salisbury, North Carolina, proposed merger with New Security Bank and Trust Company, Salisbury, North Carolina, a proposed new bank; 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 Establish a Domestic Branch Pursuant to  
Section 9 of the Federal Reserve Act

Approved

- New York Central Trust Company, Rochester, New York. To use off-site electronic facilities at twenty-seven locations in New York State. 1/
- Richmond First Virginia Bank - Colonial, Richmond, Virginia. To establish a branch at 7023 Forest Hill Avenue, Richmond, Virginia. 1/
- Chicago Michigan Bank - Port Huron, Port Huron, Michigan. to establish an offsite electronic facility at 46 North Howard, Croswell, Michigan. 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 Bank of Love County, Marjetta, Oklahoma. 1/

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

Not Disapproved

- Kansas City The Protection Bank Holding Company, Protection, Kansas. 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

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<u>Approved</u>	
New York	Marine Midland Banks, Inc., Buffalo, New York, for approval to acquire 50 percent of the voting shares of International Treasury Management Limited, Hong Kong, B.C.C.
Richmond	NCNB National Bank of Florida, Boca Raton, Florida: grants permission to establish a foreign branch, pursuant to Section 25 of the Federal Reserve Act, in Georgetown, Cayman Islands. <u>1/</u>

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

<u>Withdrawn</u>	
Atlanta	United Pensacola Bancshares, Inc., Pensacola, Florida, for approval to acquire at least 89.595 percent of the voting shares of Bank of Pensacola, Pensacola, Florida.
<u>Returned</u>	
Dallas	Texas Bancorporation, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of The National Bank of Texas at Forth Worth, Fort Worth, Weatherford Bancshares, Inc., Weatherford, Texas and indirectly First National Bank of Azle, Azle, Texas and First National Bank of Weatherford, Weatherford, Texas.
<u>Approved</u>	
New York	Broadway Financial Corporation, Paterson, New Jersey, for approval to acquire 100 percent of the voting shares of Broadway Bank & Trust Company, Paterson, New Jersey. <u>1/</u>

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

ACTIONS OF THE BOARD - Continued

- Philadelphia FNB Bancorp, Inc., Newtown, Pennsylvania, for approval to acquire 100 percent of the voting shares of The First National Bank and Trust Company of Newtown, Newtown, Pennsylvania. 1/
- Philadelphia Merchants of Shenandoah Ban-Corp, Shenandoah, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Merchants National Bank of Shenandoah, Shenandoah, Pennsylvania. 1/
- Richmond Southern Bankshares Inc., Beckley, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to Beckley National Bank, Beckley, West Virginia. 1/
- Atlanta Citizens Bancorp, Inc., New Tazewell, Tennessee, for approval to acquire 100 percent of the voting shares of Citizens Bank, New Tazewell, Tennessee. 1/
- Atlanta Hartsville Bancshares, Inc., Hartsville, Tennessee, for approval to acquire at least 80 percent of the voting shares of Bank of Hartsville, Hartsville, Tennessee. 1/
- Atlanta Merchants & Planters Bancshares, Inc., Montevallo, Alabama, for approval to acquire 100 percent of the voting shares of Merchants & Planters Bank, Montevallo, Alabama. 1/
- Atlanta Peoples Bancshares of Pointe Coupee Parish, Inc., New Roads, Louisiana, for approval to acquire at least 80 percent of the voting shares of The Peoples Bank and Trust Company of Pointe Coupee Parish, New Roads, Louisiana. 1/
- Chicago FIRST MIDWEST BANCORP, INC., Joliet, Illinois, for approval to acquire 80 percent of the voting shares of Union National Bank and Trust Company of Joliet, Joliet, Illinois; Citizens Bancorp., Inc., Waukegan, Illinois, and thereby indirectly The Citizens National Bank of Waukegan, Waukegan, Illinois; First Security Bancorp., Inc., Moline, Illinois, and thereby indirectly Moline National Bank, Moline, Illinois; Danville Bancshares, Inc., Danville, Illinois, and thereby indirectly the Second National Bank of Danville, Danville, Illinois; National Bank of Joliet, Joliet,

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

ACTIONS OF THE BOARD - Continued

- Illinois; Streator Bancorp., Inc., Streator, Illinois, and thereby indirectly The Streator National Bank, Streator, Illinois; The First National Bank of Morris, Morris, Illinois; First National Bank and Trust Company of Quincy, Quincy, Illinois; Bank of Galesburg, Galesburg, Illinois; Mid-West National Bank of Lake Forest, Lake Forest, Illinois; National Bank of North Chicago, North Chicago, Illinois; First Farmers National Bank of Knoxville, Knoxville, Illinois; Bank of Danville, Danville, Illinois; Community State Bank, Seneca, Illinois; Bank of Zion, Zion, Illinois; State Bank of Braidwood, Braidwood, Illinois; Community National Bank of Quincy, Quincy, Illinois; Bradley Bank, Bradley, Illinois; Bank of Lakehurst, Waukegan, Illinois; First Wyanet Investment Corporation, Galesburg, Illinois, and thereby indirectly The First National Bank of Waynet, Wyanet, Illinois. 1/
- Chicago FIRST WATSEKA BANC CORPORATION, Watseka, Illinois, for approval to acquire at least 80 percent of the voting shares of the successor by merger to The First Trust and Savings Bank of Watseka, Illinois, Watseka, Illinois. 1/
- Chicago Jefferson Bankshares Corp., Chicago, Illinois, for approval to acquire 100 percent of the voting shares (less directors qualifying shares) of the successor by merger to Jefferson State Bank, Chicago, Illinois. 1/
- St. Louis Bancshares of Hayti, Inc., Hayti, Missouri, for approval to acquire at least 80 percent of the voting shares of Bank of Hayti, Hayti, Missouri. 1/
- St. Louis Farmers Capital Bank Corporation, Frankfort, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to Farmers Bank & Capital Trust Company, Frankfort, Kentucky. 1/
- St. Louis South Central Bancshares, Inc., Russellville, Kentucky, for approval to acquire at least 80 percent of the voting shares of Citizens National Bank of Russellville, Russellville, Kentucky. 1/

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

ACTIONS OF THE BOARD - Continued

- Kansas City Clayco Bancshares, Inc., Claycomo, Missouri, for approval to acquire 100 percent of the voting shares of Clayco State Bank, Claycomo, Missouri. 1/
- Kansas City Fairview Bancshares, Inc., Fairview, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The Farmers and Merchants National Bank of Fairview, Fairview, Oklahoma. 1/
- Kansas City First Alex Bancshares, Inc., Alex, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Alex, Alex, Oklahoma. 1/
- Dallas Brazosport Corporation, Freeport, Texas, for approval to acquire at least 80 percent of the voting shares of Brazosport Bank of Texas, Freeport, Texas. 1/
- Dallas Pilot Point Bancshares Corporation, Pilot Point, Texas, for approval to acquire 100 percent of the voting shares of The Pilot Point National Bank, Pilot Point, Texas. 1/
- San Francisco Metro Bancorp., Inc., Phoenix, Arizona, for approval to acquire 100 percent of the voting shares of Metropolitan Bank, Phoenix, Arizona (a proposed new bank). 1/
- San Francisco Woodburn Bancorp, Woodburn, Oregon, for approval to acquire 100 percent of the voting shares of Woodburn State Bank, Woodburn, Oregon. 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

Withdrawn

- Chicago Michigan National Corporation, Bloomfield, Michigan, for approval to acquire 100 percent of the voting shares of State Bank of Standish, Standish, Michigan.

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



ACTIONS OF THE BOARD - ContinuedApproved

- Chicago            FIRST FREEPORT CORPORATION, Freeport, Illinois, for approval to acquire at least 80 percent of the voting shares of Lincolnway State Bank, Sterling, Illinois. 1/
- Chicago            Midwest Financial Group, Inc., Peoria, Illinois, for approval to acquire at least 67.8 percent or more of the voting shares of Sangamon Bank and Trust, Springfield, Illinois. 1/
- St. Louis          Mercantile Bancorporation, Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of Interstate Bank of St. Peters, St. Peters, Missouri. 1/
- Minneapolis       Rice Lake Bancorp., Inc., Rice Lake, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Citizens State Bank, Birchwood, Wisconsin. 1/
- Minneapolis       South Dakota Bancshares, Inc., Pierre, South Dakota, for approval to acquire at least 57.8 percent of the voting shares of Farmers State Bank, Faith, South Dakota. 1/
- Kansas City        First Wyoming Bancorporation, Cheyenne, Wyoming, for approval to acquire 100 percent of the voting shares of Bank of Laramie, Laramie, Wyoming. 1/
- Dallas             First City Bancorporation of Texas, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First City Bank-MOPAC, Austin, Texas. 1/
- Dallas             Harris County Bankshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Harris County Bank-Airport, N.A., Houston, Texas, a proposed new bank. 1/
- Dallas             Harris County Bankshares, Inc., Houston, Texas, for approval to acquire at least 51 percent of the voting shares of Harris County Bank-Cy Fair, N.A., Jersey Village, Texas, a proposed new bank. 1/

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

ACTIONS OF THE BOARD - ContinuedTo Expand a Bank Holding Company Pursuant to Section  
3(a)(5) of the Bank Holding Company Act of 1956Approved

Chicago United Banks of Wisconsin, Inc., Madison, Wisconsin, for approval to merge with Independent Bankshares, Inc., Madison, Wisconsin, and indirectly acquire 86.9 percent of the voting shares of Lake City Bank, Madison, Wisconsin. 1/

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

New York Bankers Trust New York Corporation, New York, New York, for approval to engage through its wholly-owned subsidiary, BT Capital Markets Corp., New York, New York, in the executing and clearing on certain commodity exchanges of futures contracts in bullion, U. S. Government securities, foreign exchange, and negotiable money market instruments at de novo branch offices in Dallas, Texas, Los Angeles, California and Atlanta, Georgia.

New York Broadway Financial Corporation, Paterson, New Jersey, for approval to acquire Broadway Premium Computer Service Center, Inc., New York, New York, a company engaged in arranging financing of insurance premium payments for customers of insurance agents and brokers. 1/

Chicago First Midwest Bancorp, Inc., Joliet, Illinois, for approval to acquire at least 80 percent or more of the voting shares of Midwest Insurance Company, Joliet, Illinois.

St. Louis South Central Bancshares, Inc., Russellville, Kentucky, for approval to act as an agent or broker with respect to the sale of credit life and credit accident and health insurance, directly related to extensions of credit by Applicant or any affiliate of Applicant through the acquisition of Wilbur and Salb Insurance Company, Russellville, Kentucky. 1/

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

ACTIONS OF THE BOARD - ContinuedDelayed

St. Louis

First City Corp., Fort Smith, Arkansas, notification of intent to engage in de novo activities (consumer and commercial finance activities, including the extension of direct loans to consumers, the discounting of retail installment notes or contracts, the extension of direct loans to dealers for the financing of inventory [floor planning] and working capital purposes and making or acquiring loans and other extensions of credit such as could be made or acquired by a consumer and commercial finance company in Arkansas and Oklahoma; and acting as agent for sale of life, accident and health, and physical damage insurance directly related to its extensions of credit) at Phoenix Street and State Line Road, Arkoma, Oklahoma, serving the standard metropolitan statistical area made up of 4 counties; Le Flore and Sequoyah counties in Oklahoma, and Crawford and Sebastian counties in Arkansas, this geographical area approximates a 25-mile radius of Arkoma, Oklahoma, through its subsidiary, First City Financial Services, Inc. (3/1/83) 3/

St. Louis

First Tennessee National Corporation, Memphis, Tennessee, notification of intent to engage in de novo activities (making or acquiring, for its own account and for the account of others, loans and other extensions of credit [including letters of credit and accepting drafts], such as would be made, for example, by a mortgage, finance, credit card or factoring company) the activities are to be conducted at Applicant's main office in Memphis, Tennessee (3/4/83) 3/

Permitted

Boston

Chittenden Corporation, Burlington, Vermont, notification of intent to engage in de novo activities (providing management consulting advice to non-affiliated banks and nonbank depository institutions, including commercial banks, savings and loan associations, mutual savings banks, credit unions, industrial banks, Morris Plan banks, co-operative banks and industrial loan companies, on an explicit fee basis; such an activity would be limited to advising clients and would not include performing tasks or conducting operations on a daily or continuing basis) at Two Burlington Square, Burlington, Vermont,

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

ACTIONS OF THE BOARD - Continued

serving the state of Vermont, the subject notice is for expansion of the service area of the existing office to include the states of New York, New Hampshire and Massachusetts, through its subsidiary, Chittenden Consulting Corporation (3/4/83) 3/

- Boston First National Boston Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (factoring and commercial finance activities) at Barclay Plaza, Suite 640, 1675 Larimer Street, Denver, Colorado, serving the states of Colorado, Kansas and New Mexico, through its subsidiary, FNB Financial Company (2/27/83) 3/
- New York Citicorp, New York, New York, requests permission to establish a de novo office of Citicorp Homeowners, Inc. (Delaware) ("CHI") and a de novo office of Citicorp Person-to-Person Financial Center, Inc. (Delaware) ("CPTP"), 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 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 proposed service area for the de novo office of CHI and the de novo office of CPTP shall be comprised of the entire state of New Jersey for all the aforementioned proposed activities; credit-related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CHI and CPTP) at Paramus Plaza 4, No. 10, Route 17, Paramus, New Jersey, through its subsidiaries, CHI and CPTP (3/3/83) 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 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 making of loans to individuals and businesses secured by a lien on mobile homes, modular units or related manufactured housing, together with the real property to which such housing is or will be permanently affixed, such property being used as security for the loans; and the servicing, for any person, of loans and other extensions of credit; credit-related life, accident, and health insurance may be written by Family Guardian Life Insurance Company an affiliate of CAC) at 4370 West 109th Street, 300 Pennsylvania National Building, Suite 300, Overland Park, Kansas, through its subsidiary Citicorp Acceptance Company, Inc. (Delaware) (3/3/83) 3/
- Richmond First Maryland Bancorp, Baltimore, Maryland, notification of intent to expand the reinsurance underwriting activities of its subsidiary, First Maryland Life Insurance Company, to include credit life and credit disability insurance sold in connection with extensions of credit by the holding company's subsidiaries in Delaware (2/27/83) 3/
- Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, notification of intent to engage in de novo activities (in the sale of involuntary unemployment insurance at all the banking subsidiary offices of First Alabama Bancshares) at 44 First Alabama Plaza, Montgomery, Alabama, through an existing subsidiary, FAB Agency, Inc. (2/28/83) 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

St. Louis

Ohio Valley Bancorp, Inc., Henderson, Kentucky, notification of intent to engage in de novo activities (in the sale of credit life insurance, credit accident and health insurance, and credit disability insurance; all of which will directly relate to an extension of credit by Applicant and any affiliate of it, including its banking subsidiary) at 140 North Main Street, Henderson, Kentucky, the geographic area to be served is Henderson County, Kentucky, through its subsidiary, O. V. Insurance Agency, Inc. (2/28/83) 3/

San  
Francisco

U. S. Bancorp, Portland, Oregon, notification of intent to engage in de novo activities (in the making, acquiring and servicing of loans and other extensions of credit, either secured or unsecured, for its own account or the account of others, including, but not limited to, commercial, rediscount and installment sales contracts, to issue thrift certificates and passbooks, and to act as insurance agent with regard to credit life and disability insurance solely in connection with extensions of credit by U. S. Thrift & Loan in conformance with the provisions of Sections 225.4(a)(1), 225.4(a)(2), 225.4(a)(3), and 225.4(a)(9)(i) of Regulation Y) at 8031-B Greenback Lane, Citrus Heights, California; the primary service area by the proposed office will be an area bounded by the Sacramento/Placer County Line to the north, Hazel Avenue to the east, Fair Oaks Boulevard and American River to the south, and Highway 80, Garfield and Manzanita Avenues to the west; at 1100 Contra Costa Boulevard, Concord, California; the primary service area to be served by the proposed office will be an area bounded by Highway 4 to the north, Port Chicago Boulevard-Galindo to the east, Monument Boulevard-Boyd Road to the South, and to the crest of a hill at the limit of development to West; and at 4600 N. Pershing Avenue, Stockton, California, the primary service area to be served by the proposed office will be the central and northern sections of the incorporated city of Stockton, through its existing indirect subsidiary, U. S. Thrift & Loan (3/1/83)

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

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

- New York            Chemical Bank, New York, New York. To establish a branch at 2630 Hylan Boulevard, Staten Island, New York. 2/
- Cleveland            The First-Mason Bank, Mason, Ohio. To establish a CBCT branch at Kings Island, Deerfield Township, Warren County, Kings Island, Ohio. 2/
- Richmond            First Settlers Bank, Hayes, Virginia. To establish a branch at the intersection of U. S. Rt. 17 and Ella Taylor Road, Harwoods Mill, York County, Virginia. 2/
- Chicago              The Northern Trust Company, Chicago, Illinois. To establish an ATM at Walgreens Drug Store, 2317 N. Clark Street, Chicago, Illinois. 2/

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

- St. Louis            Central Trust Company, Memphis, Tennessee. 2/

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Applications and Notifications for International  
Investments and Other Actions Pursuant to Sections  
25 and 25(a) of the Federal Reserve Act and Sections  
4(c)(9) and 4(c)(13) of the Bank Holding Company  
Act of 1956, as amended

- Boston              First National Boston Corporation, Boston, Massachusetts: prior notification of its intent to increase its indirect investment through a wholly-owned subsidiary, FSC Corp., in Boston International Finance Corporation N.V., Curacao, Netherlands, Antilles.

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 - ContinuedCorrection:

Richmond            The application for NCNR National Bank of Florida, Boca Raton, Florida: to establish a branch in Georgetown, Cayman Islands which appeared on H.2 No. 8, 1983 was stated incorrectly. The correct name of the Applicant should have been NCNB National Bank of Florida, Boca Raton, Florida.

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

Boston            Dartmouth National Corporation, Hanover, New Hampshire for approval to acquire 100 percent of the voting shares of Dartmouth National Bank of Hanover, Hanover, New Hampshire. 2/

New York          First Jersey National Corporation, Jersey City, New Jersey, for approval to acquire at least 20.07 percent of the voting shares of The Peoples National Bank of Central Jersey, Piscataway, New Jersey. 2/

Philadelphia      BT Financial Corporation, Johnstown, Pennsylvania, for approval to acquire 100 percent of the voting shares of Johnstown Bank and Trust Company, Johnstown, Pennsylvania. 2/

Atlanta            Skylake Bankshares, Inc., North Miami Beach, Florida, for approval to acquire at least 97 percent of the voting shares of The Skylake State Bank, North Miami Beach, Florida. 2/

Atlanta            South Florida Banking Corp., Bonita Springs, Florida, for approval to acquire 100 percent of the voting shares of First National Bank of Bonita Springs, Bonita Springs, Florida. 2/

Chicago            Michiana Bancorp, Inc., South Bend, Indiana, for approval to acquire at least 80 percent or more of the voting shares of Western State Bank, South Bend, Indiana. 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 First Citizens Bancshares, Inc., Dyersburg, Tennessee, for approval to acquire 100 percent of the voting shares of the successor by merger to First-Citizens National Bank of Dyersburg, Dyersburg, Tennessee. 2/
- Minneapolis Hamburg Financial, Inc., Edina, Minnesota, for approval to acquire at least 94.5 percent of the voting shares of State Bank of Hamburg, Hamburg, Minnesota. 2/
- Kansas City Auburn Security Bancshares, Inc., Auburn, Kansas, for approval to acquire at least 94.4 percent of the voting shares of The Security State Bank, Auburn, Kansas. 2/
- Kansas City Cedaredge Financial Services, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of The First National Bank of Cedaredge, Cedaredge, Colorado. 2/
- Kansas City Farmers Bancshares of Erick, Inc., Erick, Oklahoma, for approval to acquire at least 80 percent of the voting shares of The Farmers National Bank of Erick, Erick, Oklahoma. 2/
- Kansas City First Overton Bancorp, Overton, Nebraska, for approval to acquire 100 percent of the voting shares of Bank of Overton, Overton, Nebraska. 2/
- Kansas City Lake Bancshares Corporation, Langley, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Bank of the Lakes, Langley, Oklahoma. 2/
- Kansas City Windsor Bancorporation, Inc., Windsor, Colorado, for approval to acquire at least 51.5 percent of the voting shares of Bank of Windsor, Windsor, Colorado. 2/
- Dallas Collier Bancshares Holding Company, Inc., McAllen, Texas, for approval to acquire at least 30.69 percent of the voting shares of Lower Rio Grande Valley Bancshares, Inc., La Feria, Texas and indirectly The First National Bank of La Feria, La Feria, Texas, Valley National Bank, Harlingen, Texas, and The First National Bank of Mercedes, Mercedes, 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 - Continued

- Dallas Fidelity Bancshares, Inc., Temple, Texas, for approval to acquire 96.01 percent of the voting shares of Robinson State Bank, Robinson, Texas. 2/
- San Francisco Larchmont Bancorp, Los Angeles, California, for approval to acquire 100 percent of the voting shares of Larchmont National Bank, Los Angeles, California, a proposed new bank. 2/

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

- Atlanta Ellis Banking Corporation, Bradenton, Florida, for approval to acquire at least 51 percent or more of the voting shares of Dixie County State Bank, Cross City, Florida. 2/
- Chicago Middle States Bancorporation, Inc., East Moline, Illinois, for approval to acquire at least 76.5 percent of the voting shares of Colona Avenue State Bank East Moline, Illinois. 2/
- St. Louis First Granite Bancorporation, Inc., Granite City, Illinois, for approval to acquire at least 80 percent and up to 100 percent of the voting shares of Colonial Bank of Granite City, Granite City, Illinois. 2/
- Dallas Western Bancorporation, N.V., Houston, Texas, for approval to acquire 100 percent of the voting shares of Port City Bancshares, Inc., Houston, Texas and indirectly Port City Bank, Houston, Texas. 2/

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

- Dallas Western Bancorporation, Inc., Houston, Texas, for approval to merger with Port City Bancshares, Inc., Houston, Texas and indirectly Port City Bank, Houston, 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

- New York            Chemical New York Corporation, New York, New York, requests permission to relocate an office engaging in the following activities (making direct loans, purchasing installment sales finance contracts, and acting as agent or broker for the sale of credit life, accident and health insurance, and making available to its debtors property and casualty insurance, all directly related to such extensions of credit) from 5803 Youree Drive, Shreveport, Louisiana to 820 Jordan Street, Shreveport, Louisiana, through its subsidiary, Sunamerica Financial Corporation (3/1/83)
- New York            Citicorp, New York, New York, requests permission to expand the activities and relocate an existing office of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. (Delaware) ("CPTP"), and to establish a de novo office of Citicorp Homeowners, Inc. (Delaware) ("CHI") at the same location; the previously approved activities in which the office of CPTP proposes to engage at the new location are as follows (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 office of CPTP proposes to engage de novo at the new location 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); the CHI office will 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 sale of credit-related life and accident and

APPLICATIONS RECEIVED - Continued

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) from 109 E. Lohman Street, Las Cruces, New Mexico to Golden Key Central, 1200 Golden Key Circle, El Paso, Texas (2/28/83)

- Philadelphia Merchants Bancorp, Incorporated, Allentown, Pennsylvania, notification of intent to engage in de novo activities (in the life and disability insurance business, insuring risks direct or as a reinsurer, or both, free from the limitations imposed upon a domestic life and disability reinsurer) these activities would be conducted in the State of Pennsylvania, through its subsidiary, Merchants Life Insurance Company (3/1/83)
- Cleveland BancOhio Corporation, Columbus, Ohio, notification of intent to engage in de novo activities (making, acquiring, or servicing for its own account or for the account of others, all types of residential and commercial mortgage loans and other extensions of credit [including issuing letters of credit and accepting drafts] at 1 Cascade Plaza, Akron, Ohio, through its subsidiary, BancOhio Mortgage Company (2/25/83)
- Cleveland PNC Financial Corp, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (making or acquiring for its own account or for the accounts of others, loans and other extensions of credit) at Pittsburgh National Building, Fifth Avenue and Wood Street, Pittsburgh, Pennsylvania, through its subsidiary, Pittsburgh National Commercial Corporation (2/28/83)
- Richmond Dominion Bankshares Corporation, Roanoke, Virginia, notification of intent to engage in de novo activities (engaging in any one or more of the functions or activities that may be performed or carried on by a trust company) at 200 Monticello Avenue, Norfolk, Virginia, through its subsidiary, Dominion Trust Company (3/4/83)

APPLICATIONS RECEIVED - Continued

- Richmond Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender) at 100 East Second Street, Sand Springs, Oklahoma, through its subsidiary, World Acceptance Corporation (3/4/83)
- Richmond Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender) at 24 East Dewey Street, Sapulpa, Oklahoma, through its subsidiary, World Acceptance Corporation (3/4/83)
- Richmond Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as a licensed consumer finance lender) at 18 East Pine Street, Tulsa, Oklahoma, through its subsidiary, World Acceptance Corporation (3/3/83)
- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida, notification of intent to engage in de novo activities (in functions and activities performed by a corporate fiduciary, including personal representative of estates, trustee of trust agreements and indentures, guardian of property, custodian, investment agent, stock transfer agent, registrar and all other duties commonly performed by a trust department of a bank or a trust company) in Tampa, Florida, conducting business throughout the state of Florida, through its subsidiary, Barnett Banks Trust Company, National Association (2/25/83)
- Chicago First Midwest Bancorp, Inc., Joliet, Illinois, for approval to acquire at least 80 percent or more of the voting shares of Midwest Insurance Company, Joliet, Illinois.
- Minneapolis Northwest Bancorporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in investment advisory and small business investment company activities) at 1730 Midwest Plaza Building, Minneapolis, Minnesota; 3018 First National Tower, Portland, Oregon and 7625 West Fifth Avenue, Suite 202, Lakewood, Colorado, serving the continental United States, through its subsidiary, NWB Venture Capital Co. (2/28/83)

APPLICATIONS RECEIVED - Continued

- Kansas City Cedaredge Financial Services, Inc., Denver, Colorado, for approval to engage de novo in general insurance agency activities in a community of less than 5,000 population.
- Kansas City First Oklahoma Bancorporation, Inc., Oklahoma City, Oklahoma, notification of intent to engage in de novo activities (in providing financial advice to state and local governments and other tax exempt organizations and entities, including research and development of programs tailored to match the financial resources of the customer with its financial needs in the most effective and cost efficient manner in accordance with the Board's Regulation Y) at 210 West Park Avenue, Oklahoma City, Oklahoma, serving Oklahoma, Kansas, Arkansas, Missouri, Colorado, New Mexico and Texas, through a subsidiary, First Invescorp, Inc. (3/4/83)
- Kansas City United Banks of Colorado, Inc., Denver, Colorado, notification of intent to engage in de novo activities (in credit life and credit accident and health insurance directly related to extensions of credit) by its subsidiary, United Financial Centers, Inc., 1700 Broadway, Suite 2100, Denver, Colorado, at offices located at 3150 South Peoria Street, Aurora, Colorado, serving the southeastern portion of Araphahoe County, including the City of Aurora, and the contiguous northeastern portion of Douglas County, Colorado, and 900 West 104th Avenue, Northglenn, Colorado, serving Adams County and contiguous portions of Denver and Boulder Counties, Colorado; through its subsidiary, Lincoln Agency, Inc., Denver, Colorado (3/1/83)
- Dallas Commercial Bancshares, Inc., Houston, Texas, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit such as would be made by a commercial financial company, including commercial loans secured by a borrower's equipment, inventory, accounts receivable, or other assets, servicing such loans for others; and making leases of personal property in accordance with the Board's Regulation Y) these activities would be performed in the State of Texas (3/3/83)

APPLICATIONS RECEIVED - Continued

Dallas

Mustang Financial Corporation, Rio Vista, Texas, notification of intent to engage in de novo activities (in consumer and commercial finance activities, including the extensions of direct loans to consumers, the discount of retail and installment notes or contracts, and other extensions of credit such as would normally be made by a finance company) at 1500 West Henderson, Cleburne, Texas, serving the state of Texas, through its subsidiary, Mustang Credit Corporation (3/1/83)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.