

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1983 No. 38)

Actions of the Board; Applications and Reports

Received During the Week Ending September 24, 1983

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Statement by Vice Chairman Preston Martin before the Senate Subcommittee on Housing and Urban Affairs to present his personal views on the general thrust of Senate 1821 and 1822, bills that are designed to widen and deepen the secondary mortgage market.

Fee schedules for definitive securities safekeeping and noncash collection services, effective October 27, 1983. (Docket No. R-0475)

Revised and restricted fee schedule for services supplied by FRBanks to automated clearing houses (ACHs -- computerized facilities for sorting and selling electronically originated payments); all comments should be received by November 7, 1983. (Docket No. R-0482)

Boston

Merchants Bank, Burlington, Vermont, proposal to merge with the Woodhouse Bank, Burlington, Vermont; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Boston

Citizens Savings Bank/Citizens Trust Company, Providence, Rhode Island, proposal to acquire certain assets and assume deposit liabilities of the Westerly, Rhode Island office of Old Stone Bank, Providence, Rhode Island; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

New York

Key Bank of Western New York N.A., Wellsville, New York, proposal to merge with Key Bank, Jamestown, New York; 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

- Cleveland First Bancorporation of Ohio, Akron, Ohio, extension of time to January 13, 1984, within which to acquire Elyria Savings and Trust National Bank, Elyria, Ohio. 1/
- Richmond Union Central National Bank, Vienna, West Virginia, proposed merger with Union Central Bank, National Association, Vienna, West Virginia, a proposed new bank; report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Parkersburg National Bank, Parkersburg, West Virginia, proposed merger with United Bank, National Association, Parkersburg, West Virginia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Bank of York, York, Alabama, an investment in bank premises. 1/
- Atlanta Bank Independent, Sheffield, Alabama, an investment in bank premises. 1/
- Atlanta White County Bank, Cleveland, Georgia, proposed merger with WCB Corporation, Gainesville, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta West Raton Rouge, Port Allen, Louisiana, proposed merger with New Bank of West Raton Rouge, Port Allen, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Florida Coast Bank, Pompano Beach, Florida, proposed merger with Florida Coast Bank of Palm Beach County, Roynton Beach, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Citizens Bank, Gainesville, Georgia, proposed merger with Citizens Bridge Company, Gainesville, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Citizens and Southern National Bank, Savannah, Georgia, proposed merger with First State National Bank of Painbridge, Painbridge, Georgia; report to the Comptroller of the Currency on competitive factors. 1/

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

ACTIONS OF THE BOARD-Continued

- Atlanta Citizens and Southern National Bank, Savannah, Georgia, proposed merger with Citizens and Southern Bank of Tifton, Tifton, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Jeanerette First National Bancorp, Inc., Jeanerette, Louisiana, extension of time to December 17, 1983, within which to become a bank holding company through acquisition of The First National Bank of Jeanerette, Jeanerette, Louisiana. 1/
- Chicago Citizens Commercial & Savings Bank, Flint, Michigan, an investment in bank premises. 1/
- Chicago American National Bank, Marshfield, Wisconsin, proposal to merge with Citizens National Bank and Trust, Marshfield, Wisconsin, under the charter of American National Bank and title of Citizens National Bank and Trust; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Bank of Clarendon Hills, Clarendon Hills, Illinois, proposal to merge with New Bank of Clarendon Hills, Clarendon Hills, Illinois, under the charter of New Bank of Clarendon Hills and title of Bank of Clarendon Hills; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Citizens Central Bancorp, Inc., Macomb, Illinois, extension of time to November 30, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Citizens National Bank of Macomb, Macomb, Illinois. 1/
- Chicago Spartan Bankcorp, Inc., East Lansing, Michigan, extension of time to October 30, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by consolidation to East Lansing State Bank, East Lansing, Michigan. 1/

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

ACTIONS OF THE BOARD-Continued

- St. Louis Security Financial Corp., Starkville, Mississippi, extension of time to November 22, 1983, within which to become a bank holding company through the acquisition of the successor by merger to Security State Bank, Starkville, Mississippi. 1/
- St. Louis Old National Bank of Centralia, Centralia, Illinois, proposal to merge with Marion County National Bank, Centralia, Illinois; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Duquoin National Bank, Duquoin, Illinois, proposal to merge with WMS National Bank of Duquoin, Duquoin, Illinois; report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Posey Bancorporation, Wadesville, Indiana, extension of time to December 22, 1983, within which to become a bank holding company through the acquisition of Farmers Bank & Trust Company, Wadesville, Indiana. 1/
- Kansas City Val Cor Bancorporation, Inc., Cortez, Colorado, extension of time to January 1, 1984, within which to acquire Valley National Bank of Cortez, Cortez, Colorado. 1/
- San Francisco First Bankshares, Inc., St. George, Utah, extension of time to January 11, 1984, within which to become a bank holding company through the acquisition of Dixie State Bank, St. George, Utah. 1/
- San Francisco Viejo Bancorp, Mission Viejo, California, extension of time to December 28, 1983, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to Mission Viejo National Bank, Mission Viejo, California. 1/

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

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

- Richmond First Virginia Bank of the Southwest, Christiansburg, Virginia. To establish a branch in Evansham Squire Shopping Center in Wytheville, Virginia. 1/
- Richmond United Virginia Bank, Richmond, Virginia. To establish a branch at the intersection of Centennial Park Drive and Sunrise Valley Drive, Reston, Virginia. 1/
- Cleveland The Toledo Trust Company, Toledo, Ohio. To establish a branch at Route 20 and I-751, Perrysburg Township, Ohio. 1/

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

- Kansas City Hereford Investment Co., Hereford, Colorado. 1/
- Kansas City American National Corporation, Omaha, Nebraska. 1/
- Dallas Lone Star Bancshares Inc., Lone Star, Texas. 1/
- Dallas First Seminole Bancshares, Inc., Seminole, Texas. 1/

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Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amendedApproved

- Boston State Street Bank and Trust Company, Boston, Massachusetts: grants consent to invest in State Street Development Company, Inc., Boston, Massachusetts, a de novo export trading company.

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

ACTIONS OF THE BOARD-Continued

San
Francisco

The Dah Sing Bank, Ltd., Hong Kong: entered into agreement with the Federal Reserve System that its proposed Federal branch in San Francisco shall receive only such deposits as would be permissible for an Edge Corporation, pursuant to Section 5(a) of the International Banking Act. (9/22/83) 1/

New York

Sixty Day Notification Period Allowed to Expire

The Chase Manhattan Bank, N.A., New York, New York: no objection to establish an initial branch in Istanbul, Turkey.

New York

Citibank Overseas Investment Corporation, Wilmington, Delaware: no objection to hold, either directly or indirectly, all the capital stock of Citibank Canada, Toronto, Ontario, Canada.

* * * * *

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

Philadelphia

Approved

Manufacturers Hanover Bank (Delaware), Wilmington, Delaware: grants permission to establish a foreign branch in George Town, Grand Cayman, Cayman Islands pursuant to Section 211.3(a) of Regulation K. (9/16/83) 1/

* * * * *

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

Minneapolis

Withdrawn

Laurel Bancshares, Inc., Laurel, Montana, for approval to acquire at least 99.9 percent of the voting shares of 1st Security Bank of Laurel, Laurel, Montana.

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

ACTIONS OF THE BOARD-Continued

	<u>Approved</u>
Philadelphia	Franklin Financial Services Corporation, Chambersburg, Pennsylvania, for approval to acquire 100 percent of the voting shares of Farmers and Merchants Trust Company of Chambersburg, Chambersburg, Pennsylvania. <u>1/</u>
Philadelphia	West Side Bancorp Inc., West Pittston, Pennsylvania, for approval to acquire 100 percent of the voting shares of West Side Bank, West Pittston, Pennsylvania. <u>1/</u>
Chicago	Hudson Bancshares, Inc., Hudson, Iowa, for approval to acquire 58.9 percent of the voting shares of Hudson State Bank, Hudson, Iowa. <u>1/</u>
Chicago	Latham Bancorp, Inc., Latham, Illinois, for approval to acquire 100 percent of the voting shares of State Bank of Latham, Latham, Illinois. <u>1/</u>
Chicago	MSB Holding Company, Inc., Moorhead, Iowa, for approval to acquire 100 percent of the voting shares of Moorhead State Bank, Moorhead, Iowa. <u>1/</u>
Chicago	River Valley Bancorporation, Inc., Rothschild, Wisconsin, for approval to acquire at least 80 percent of the voting shares of River Valley State Bank, Rothschild, Wisconsin. <u>1/</u>
St. Louis	Bancshares of West Memphis, Inc., West Memphis, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of West Memphis, West Memphis, Arkansas. <u>1/</u>
St. Louis	Bank of Sikeston Holding Company, Sikeston, Missouri, for approval to acquire 100 percent of the voting shares of Bank of Sikeston, Sikeston, Missouri. <u>1/</u>
St. Louis	First Montgomery Bancorp, Inc., Litchfield, Illinois, for approval to acquire at least 95.93 percent of the voting shares of Montgomery Bancgroup & Co., St. Louis, Missouri and indirectly acquire First National Bank of Litchfield, Litchfield, Illinois. <u>1/</u>

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

ACTIONS OF THE BOARD-Continued

St. Louis	Marionville Bancshares, Inc., Neosho, Missouri, for approval to acquire at least 80 percent of the voting shares of First State Bank of Marionville, Marionville, Missouri. <u>1/</u>
Minneapolis	Underwood Bancshares, Inc., Underwood, Minnesota, for approval to acquire at least 95.6 percent of the voting shares of Farmers State Bank of Underwood, Underwood, Minnesota. <u>1/</u>
Kansas City	Brewster Bankshares Incorporated, Brewster, Kansas, for approval to acquire at least 80.45 percent of the voting shares of Brewster National Bank, Brewster, Kansas. <u>1/</u>
Kansas City	Exchange Bancorp. of Tulsa, Inc., Tulsa, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Exchange National Bank, Tulsa, Oklahoma. <u>1/</u>
Kansas City	Mountain Bancorporation, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of Bank of Park County, Bailey, Colorado and Mountain Valley Bank, Conifer, Colorado. <u>1/</u>
Kansas City	United Bancshares, Inc., Lincoln, Nebraska, for approval to acquire at least 80 percent of the voting shares of Gateway Bank & Trust Company, Lincoln, Nebraska.
Dallas	Chandler Bancorp, Inc., Chandler, Texas, for approval to acquire at least 80 percent of the voting shares of Chandler State Bank, Chandler, Texas. <u>1/</u>
Dallas	Tejas BancShares, Inc., Fritch, Texas, for approval to acquire at least 80 percent of the voting shares of Fritch State Bank, Fritch, Texas. <u>1/</u>
San Francisco	Cobanco, Inc., Santa Cruz, California, for approval to acquire 100 percent of the voting shares of County Bank of Santa Cruz, Santa Cruz, California. <u>1/</u>

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

ACTIONS OF THE BOARD-ContinuedDenied

Chicago Cambridge Financial Corporation, Cambridge, Wisconsin, for approval to acquire at least 94.2 percent of the voting shares of Cambridge State Bank, Cambridge, Wisconsin.

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

Approved

Richmond Centurion Bancorp, Inc., Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of Citizens National Bank of St. Albans, St. Albans, West Virginia. 1/

Atlanta Farmers Bancshares, Inc., Cadwell, Georgia, for approval to acquire 100 percent of the voting shares of The Security State Bank, McRae, Georgia. 1/

Chicago Midwest Financial Group, Inc., Peoria, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to Corn Belt Bank, Bloomington, Illinois. 1/

St. Louis First Arkansas Bankstock Corporation, Little Rock, Arkansas, for approval to acquire 100 percent of the voting shares of First National Bank of Camden, Camden, Arkansas. 1/

Minneapolis Montana Bancsystem, Inc., Billings, Montana, for approval to acquire up to 15 percent of the voting shares of Bank of Montana System, Great Falls, Montana, and indirectly Northern Bank of Montana, Big Sandy, Montana; Miners Bank of Montana, N.A., Butte, Montana; Liberty Bank of Montana, Chester, Montana; Blaine Bank of Montana, Chinook, Montana; Pondera Bank of Montana, Conrad, Montana; First Security Bank of Montana, N.A., Glasgow, Montana, Central Bank of Montana, Great Falls, Montana; Eastside Bank of Montana, Great Falls, Montana; Citizens

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

ACTIONS OF THE BOARD-Continued

- Bank of Montana, Havre, Montana; Bank of Montana, Helena, Montana; Midstate Bank of Montana, Lewistown, Montana; Missoula Bank of Montana, Missoula, Montana; Farmers-Merchants Bank of Montana, Rudyard, Montana; The First State Bank of Montana, Thompson Falls, Montana and Valier Bank of Montana, Valier, Montana. 1/
- Kansas City Chimney Rock Bancorp., Bayard, Nebraska, for approval to retain 13.33 percent of the voting shares of Swanton Agency, Inc., Swanton, Nebraska and indirectly Bank of Swanton, Swanton, Nebraska. 1/
- Kansas City First Guthrie Bancshares, Inc., Guthrie, Oklahoma, for approval to acquire 9.9 percent of the voting shares of Liberty State Bank of Tahlequah, Tahlequah, Oklahoma. 1/
- Dallas TransTexas Bancshares, Inc., Beaumont, Texas, for approval to acquire 100 percent of the voting shares of First State Bank, Pflugerville, Texas. 1/
- Dallas United Bankers, Inc., Waco, Texas, for approval to acquire at least 80 percent of the voting shares of Travis Bank and Trust, Austin, Texas. 1/

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

- Approved
Atlanta Independent Community Banks, Inc., Sanibel, Florida, for approval to acquire 100 percent of the voting shares of Retirement Accounts, Inc., Winter Park, Florida. 1/
- Chicago American Fletcher Corporation, Indianapolis, Indiana, for approval to engage de novo, through its existing subsidiary, American Fletcher Mortgage Company, Inc., Indianapolis, Indiana, in arranging equity financing for commercial and industrial income-producing real estate investors.

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

ACTIONS OF THE BOARD-Continued

Chicago Whitewater Bancorp, Inc., Whitewater, Wisconsin,
for approval to engage de novo in the sale of
general insurance activities in a community with
a population greater than 5,000 by a bank holding
company with total assets of \$50 million or less.

St. Louis Bancshares of West Memphis, Inc., West Memphis,
Arkansas, for approval to engage de novo in
real estate appraising. 1/

Kansas City Chimney Rock Bancorp., Bayard, Nebraska, for ap-
proval to indirectly engage in general insurance
activities. 1/

Kansas City Delayed
Mid-America Bancshares, Inc., Wichita, Kansas,
notification of intent to engage in de novo
activities (in consumer and commercial finance
activities, including the extension of retail
and installment notes or contracts, the purchase
of recreational lot notes, the extension of
direct loans to dealers for the financing of
inventory [floor planning] and working capital
purposes, and acting as agent for sale of life,
accident and health insurance directly related
to its extensions of credit) these activities
would be conducted in the State of Kansas, through
its subsidiary, Financial Services of Mid-America,
Inc. (9/21/83) 3/

Boston Permitted
Old Stone Corporation, Providence, Rhode Island,
notification of intent to engage in de novo
activities (in operating a loan and investment
bank as authorized by Rhode Island law, including
the acceptance of time and savings deposits but
excluding the acceptance of demand deposits,
NOW accounts, or other transactional deposits)
at Metro Center Office Park, Warwick, Rhode
Island, serving primarily the Cities and Towns
of Warwick, West Warwick, Cranston and East
Greenwich plus Washington County in the State
of Rhode Island, through its subsidiary, Guild
Loan & Investment Company (9/22/83) 3/

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

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

ACTIONS OF THE ROARII-Continued

- New York Schroders PLC, Schroder International Limited and Schroder International Holdings Limited, all of London, England, request permission to establish two de novo offices engaging in the following activities (acting as investment adviser to provide portfolio investment advice to Schroder Venture Trust, a Cayman Islands Exempted Trust) in New York, New York and Palo Alto, California, through their subsidiary, Jutland Limited (9/23/83) 3/
- Philadelphia CoreStates Financial Corp, Philadelphia, Pennsylvania, notification of intent to engage in de novo activities (in the origination of FHA insured project mortgage loans and conventional income property construction and permanent mortgage loans) at 8860 Ladue Road, St. Louis, Missouri and 28 Dale Avenue, Gloucester, Massachusetts, serving all states of the United States, through its indirect subsidiary, Colonial Associates, Inc. (9/22/83) 3/
- Cleveland Mellon National Corporation, Pittsburgh, Pennsylvania, notification of intent to engage in de novo activities (in the general activities of a mortgage banking company, including the origination, sale and servicing of mortgage loans, which encompasses the origination of one-to-four family residential mortgage loans, residential and commercial construction loans, and multi-family residential and non-residential mortgage loans; the sale and servicing of such loans for institutional investors; and the sale of credit-related insurance including credit-accident and health, credit-life, and property and credit-related casualty insurance related to extensions of credit [such sale of credit-related insurance being a permissible activity under Subparagraph D of title VI of the Garn-St Germain Depository Institutions Act of 1982]) the de novo office would derive business from, and solicit business throughout central Louisiana, and the activity will be conducted from an office at 3842 Independence Drive, Alexandria, Louisiana, through a de novo office of Carruth Mortgage Corporation, Metairie, Louisiana, which is a wholly-owned subsidiary of Mellon Financial Services Corporation, which in turn is a wholly-owned subsidiary of Applicant (9/18/83) 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

- Atlanta Beacon Financial Corporation, Jupiter, Florida, notification of intent to engage in de novo activities (in certain leasing and mortgage banking activities) in central and southern Florida, through its subsidiaries, Beacon Leasing Corporation and L.N.R. Mortgage Corporation (9/24/83) 3/
- Atlanta Florida Park Banks, Inc., St. Petersburg, Florida, notification of intent to engage in de novo activities (in financial and investment advisory activities) to be conducted in the State of Florida, through its subsidiary, Park Capital Management, Inc. (9/22/83) 3/
- Chicago Tuscola Bancorp. Inc., Springfield, Illinois, notification of intent to engage in de novo activities (in the sale of credit life and credit accident and health insurance) the geographic scope will be Douglas County, Illinois (9/18/83) 3/
- Minneapolis Norwest Corporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in the activities of consumer finance, sales finance and commercial finance, the offering for sale and selling of travelers checks, the sale of credit life, credit accident and health and property and credit related casualty insurance related to extensions of credit by that company and through its subsidiary, Centurion Life Insurance Company, in the activities of underwriting credit life and accident and health insurance related to extensions of credit by Norwest Financial South Dakota, Inc., such underwriting and sale of credit-related insurance being permissible activities under Subparagraphs A and D of Title VI of the Garn - St. Germain Depository Institutions Act of 1982) at 41st Street and Marion Road, Sioux Falls, South Dakota, serving Sioux Falls, South Dakota and nearby communities, through its subsidiary, Norwest Financial South Dakota, Inc. (9/24/83) 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

- Dallas Ruston Bancshares, Inc., Ruston, Louisiana, notification of intent to engage in de novo activities (in first and second mortgage lending, servicing of the same, and secondary market activity in accordance with the Board's Regulation Y) at 107 North Trenton Street, Ruston, Louisiana, these activities will be performed in the State of Louisiana, through its subsidiary, Access Mortgage Lending, Inc. (9/23/83) 3/
- San Francisco Area Financial Corporation, Redwood City, California, notification of intent to engage in de novo activities (in real estate appraisal) in Redwood City, California, serving the State of California, through its subsidiary, C. Warren Fox Appraisal Services, Inc. (9/23/83) 3/
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of making or acquiring for their 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; and offering credit-related life insurance and credit-related accident and health insurance; the aforementioned types of credit-related insurance are permissible under Section 4(c)(8)(A) of the Bank Holding Company Act of 1956, as amended by the Garn-St Germain Depository Institutions Act of 1982; credit-related property insurance will not be offered; the activities of BA FinanceAmerica Corporation will include, but not be limited to, making consumer installment loans, making loans or other extensions of credit to businesses and making loans or other extensions of credit secured by real and personal property; the activities of BAC Credit Corporation will include, but not be limited to, purchasing installment sales finance contracts; the activities of FA Credit Corporation will include, but not be limited to, making loans or other extensions of credit secured either by first liens on residential real property, by first liens on stock in a residential real property, by first liens on stock in a residential cooperative

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

ACTIONS OF THE BOARD-Continued

housing corporation where the loan, mortgage or advance is used to finance the acquisition of such stock, or by a first lien on a residential manufactured home; all three corporations will be offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by each of the three corporations) at 3400 Monroe Avenue, Pittsford Colony Plaza, Rochester, New York, serving the entire state of New York, through its three indirect subsidiaries, BA FinanceAmerica Corporation (a New York corporation); BAC Credit Corporation (a New York corporation) and FA Credit Corporation (a Delaware corporation) (9/23/83) 3/

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in making or acquiring, for its own account or for 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 consumer finance; and acting as broker or agent for the sale of credit life, accident and health and credit property insurance, such insurance activities being permitted pursuant to Section 601(A) and (D) of Title VI of the Garn St Germain Act) at 4200 North Cloverleaf Drive, St. Charles, Missouri, serving the State of Missouri, through its subsidiary, Security Pacific Finance Corp. (9/23/83) 3/

San
Francisco

Security Pacific Corporation, Los Angeles, California, notification of intent to engage in de novo activities (in the origination and acquisition of mortgage loans, including development and construction loans on multi-family and commercial properties for Security Pacific Corporation's own account or for sale to others; and the servicing of such loans for others) at 1873 South Bellaire, Denver, Colorado, serving the United States, through its subsidiary, Security Pacific Mortgage Corporation (9/24/83) 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

San
Francisco

United Bancorp of Arizona, Phoenix, Arizona, notification of intent to engage in de novo activities ((1) origination, making, acquiring, purchasing, arranging for, holding warehousing and selling, for its own account and for the account of others, loans of all types, and other extensions of credit, secured by mortgages or deeds of trust on real property such as would be made by a mortgage company; and (2) servicing loans and other extensions of credit for any person) at 9850 Metro Parkway W., Phoenix, Arizona, this office will service northwest Phoenix, through its subsidiary, H. S. Pickrell Company (9/20/83) 3/

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

Philadelphia Pennsylvania Independent Bank, Harrisburg, Penn-
sylvania. 2/

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

Atlanta Flagship Bank of Tampa, Tampa, Florida, to acquire
certain assets and assume certain liabilities of
Sun Bank/Hillsborough, Tampa, Florida. 2/

Atlanta First Georgia Bank, Atlanta, Georgia, to acquire
certain assets and assume certain liabilities of
Capital City Bank, Hopeville, Georgia. 2/

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

Chicago Peoples Bank and Trust Company, Cedar Rapids, Iowa.
To establish an ATM at Westdale Mall, 2600 Edgewood
Rd., S.W., Cedar Rapids, Iowa. 2/

Chicago 1st Source Bank, South Bend, Indiana. To establish
a branch on campus of St. Mary's College, 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

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), 4(c)(13) and 4(c)(14) of the Bank Holding Company Act of 1956, as amended

Chicago	The First National Bank of Chicago, Chicago, Illinois: prior notification of its intent to purchase 60 percent of the shares of Banco Arfina, S.A., Buenos Aires, Argentina and to convert Banco Arfina, S.A. to a branch of FNBC.
* * * * *	
	<u>To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956</u>
Boston	Howard Bancorp, Burlington, Vermont, for approval to acquire 100 percent of the voting shares of The Howard Bank, Burlington, Vermont. <u>2/</u>
Philadelphia	CCFNB Bancorp, Inc., Orangeville, Pennsylvania, for approval to acquire 100 percent of the voting shares of The Columbia County Farmers National Bank, Orangeville, Pennsylvania. <u>2/</u>
Philadelphia	First Keystone Corporation, Berwick, Pennsylvania, for approval to acquire 100 percent of the voting shares of The First National Bank of Berwick, Berwick, Pennsylvania. <u>2/</u>
Cleveland	First Bank of Kentucky Corporation, Maysville, Kentucky, for approval to acquire at least 90 percent of the voting shares of Bank of Maysville, Maysville, Kentucky. <u>2/</u>
Cleveland	Greenville National Bancorp, Greenville, Ohio, for approval to acquire 100 percent of the voting shares of Greenville National Bank, Greenville, Ohio. <u>2/</u>
Atlanta	Exchange Bankshares, Inc., Milledgeville, Georgia, for approval to acquire 100 percent of the voting shares of Exchange Bank, Milledgeville, Georgia. <u>2/</u>

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

APPLICATIONS RECEIVED-Continued

Atlanta	First Guaranty Bancshares, Inc., Hammond, Louisiana, for approval to acquire 100 percent of the voting shares of First Guaranty Bank, Hammond, Louisiana. <u>2/</u>
Atlanta	Woodbury Bancshares, Inc., Woodbury, Georgia, for approval to acquire at least 80 percent of the voting shares of Woodbury Banking Company, Woodbury, Georgia. <u>2/</u>
Chicago	First Harvard Corporation, Harvard, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to First State Bank of Harvard, Harvard, Illinois. <u>2/</u>
Chicago	Ontario Bancorporation, Inc., Ontario, Wisconsin, for approval to acquire at least 84.6 percent of the voting shares of Bank of Ontario, Ontario, Wisconsin. <u>2/</u>
St. Louis	Pehrens Bancshares, Inc., New London, Missouri, for approval to acquire 100 percent of the voting shares of Rehrens, Inc., New London, Missouri and indirectly acquire 98.8 percent of Center State Bank, Center, Missouri and Ralls County State Bank, New London, Missouri. <u>2/</u>
St. Louis	Clinton Bancshares, Inc., Little Rock, Arkansas, for approval to acquire 100 percent of the voting shares of Clinton State Bank, Clinton, Arkansas. <u>2/</u>
St. Louis	Community Investment, Inc., Elkins, Arkansas, for approval to acquire at least 80 percent of the voting shares of Bank of Elkins, Elkins, Arkansas. <u>2/</u>
St. Louis	DuQuoin Bancorp, Inc., DuQuoin, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to DuQuoin National Bank, DuQuoin, Illinois. <u>2/</u>
St. Louis	River Region Bancshares, Inc., Fordsville, Kentucky, for approval to acquire at least 83.5 percent of the voting shares of Bank of Fordsville, Fordsville, Kentucky. <u>2/</u>

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

APPLICATIONS RECEIVED-Continued

- Minneapolis Dakota State Banking Company, Inc., Tripp, South Dakota, for approval to acquire 100 percent of the voting shares of Dakota State Bank of Tripp, Tripp, South Dakota. 2/
- Minneapolis Security Bank Shares, Inc., Iron River, Wisconsin, for approval to acquire 94 percent of the voting shares of Security State Bank, Port Wing, Wisconsin. 2/
- Minneapolis Stillwater Bancorporation, Inc., Stillwater, Minnesota, for approval to acquire 100 percent of the voting shares of Cosmopolitan State Bank of Stillwater, Stillwater, Minnesota. 2/
- Dallas Allied Austin Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of NBC Bancshares, Inc., Austin, Texas and indirectly National Bank of Commerce, Austin, Texas and National Bank of Commerce-South, Austin, Texas. 2/
- Dallas Anton Bancshares, Inc., Anton, Texas, for approval to acquire 100 percent of the voting shares of Citizens State Bank, Anton, Texas. 2/
- Dallas Energy Bancshares, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of The Energy Bank, N.A., Dallas, Texas. 2/
- Dallas New State Bancshares, Inc., Littlefield, Texas, for approval to acquire 100 percent of the voting shares of State Bancshares, Inc., Littlefield, Texas and indirectly Security State Bank, Littlefield, Texas, Olton State Bank, Olton, Texas and Muleshoe State Bank, Muleshoe, Texas; and West Texas Bancshares, Inc., Muleshoe, Texas and indirectly Muleshoe State Bank, Muleshoe, 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

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

Boston	Bank of Boston Corporation, Boston, Massachusetts, for approval to acquire more than 50 percent of the voting shares of The Martha's Vineyard National Bank, Vineyard Haven, Massachusetts. <u>2/</u>
Richmond	One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia, for approval to acquire 100 percent of the voting shares of The Citizens National Bank of Martinsburg, Martinsburg, West Virginia. <u>2/</u>
Chicago	Banks of Iowa, Inc., Des Moines, Iowa, for approval to acquire 100 percent of the voting shares of Reed Street Company, Inc., Red Oak, Iowa and thereby indirectly acquire 100 percent of Montgomery County National Bank of Red Oak, Red Oak, Iowa. <u>2/</u>
Chicago	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Mattoon Bank, Mattoon, Illinois. <u>2/</u>
St. Louis	First of Murphysboro Corp., Murphysboro, Illinois, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Grand Tower, Grand Tower, Illinois. <u>2/</u>
St. Louis	Schmid Brothers Investment Company, Inc., Clayton, Missouri and Financial Bancshares, Inc., Sunset Hills, Missouri, for approval to acquire at least 99 percent of the voting shares of Financial Bank Centre of St. Charles County, Lake St. Louis, Missouri, a proposed new bank. <u>2/</u>
St. Louis	Schmid Brothers Investment Company, Inc., Clayton, Missouri and Financial Bancshares, Inc., Sunset Hills, Missouri, for approval to acquire at least 90.8 percent of the voting shares of Tri-County Bank, Morehouse, Missouri. <u>2/</u>
Minneapolis	Forstrom Bancorporation, Inc., Clara City, Minnesota, for approval to acquire 100 percent of the voting shares of Security State Bank of Howard Lake, Howard Lake, Minnesota. <u>2/</u>

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

APPLICATIONS RECEIVED-Continued

- Dallas Allied Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of NRC Bancshares, Inc., Austin, Texas and indirectly acquire National Bank of Commerce, Austin, Texas and National Bank of Commerce-South, Austin, Texas. 2/
- Dallas Commercial Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of First State Bank of Cypress, Cypress, Texas. 2/
- Dallas Independent Bankshares, Inc., Abilene, Texas, for approval to acquire 100 percent of the voting shares of Stamford Bancshares, Inc., Fort Worth, Texas and Stamford Financial Corporation, Fort Worth, Texas and indirectly The First National Bank in Stamford, Stamford, Texas. 2/
- Dallas Independent Bankshares, Inc., Abilene, Texas, for approval to acquire 100 percent of the voting shares of State Bancshares, Inc., Littlefield, Texas and indirectly Security State Bank, Littlefield, Texas, Olton State Bank, Olton, Texas and Muleshoe State Bank, Muleshoe, Texas; and West Texas Bancshares, Inc., Muleshoe, Texas and indirectly Muleshoe State Bank, Muleshoe, Texas. 2/
- Dallas United Bankers, Inc., Waco, Texas, for approval to acquire 100 percent of the voting shares of The First National Bank of Commerce, Commerce, Texas. 2/

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

- Atlanta Trust Company of Georgia, Atlanta, Georgia and Trust Company Bank, Atlanta, Georgia, for approval to retain 6.5 percent of the voting shares of Citizens Bank of Toccoa, Toccoa, Georgia. 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

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

Chicago

Midwest Financial Group, Inc., Peoria, Illinois, for approval to merge with CNB Bancorp, Inc., Decatur, Illinois and thereby indirectly acquire 100 percent of the voting shares of The Citizens National Bank of Decatur, Decatur, Illinois. 2/

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

Boston

Bank of New England Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (in leasing real and personal property and in making loans secured by mortgages and by security interests in equipment in accordance with Regulation Y) at 50 Milk Street, Boston, Massachusetts, the service area for these activities would be the United States and foreign countries, through its subsidiary, NEMCO Leasing Corporation (9/20/83)

New York

Citicorp, New York, New York, notification of intent to expand the activities of 80 offices to include the following activities (the sale of credit-related life, accident and health insurance by licensed agents or brokers, as required; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; and the sale of credit-related involuntary unemployment insurance) at 2619 Blanding Avenue, Alameda; 479 S. Main Street, Angels Camp; 18th & "A" Streets, Antioch; 1329 Broadway, Atwater; 84 Solano Square, Benicia; 2323 Shattuck Avenue, Berkeley; 1861 Solano Avenue, Berkeley; 1203 Highway 4 (Golden Oaks Center), Brentwood; 1317 Lincoln Avenue, Calistoga; 3820 Capitola Road, Capitola; 563 Carmel Rancho Shopping Center, Suite 1, Carmel; 3550 Castro Valley Blvd., Castro Valley; 7381 Greenback Lane, Citrus Heights; 5400 Ygnacio Valley Road, Clayton Valley; 14240 Lakeshore Drive, Clearlake Highlands;

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

4482 Treat Blvd. (Bel Air Shopping Center), Concord;
480-E San Ramon Valley Blvd., Danville; 10612 San
Pablo Avenue (Moeser Lane Center), El Cerrito; 12223
"A" Street, Hayward; 2048 West Highway 88, (Amador
Plaza-Martell), Jackson; 2033 Railroad Avenue (Depot
Plaza), Livermore; 29 S Church Street, Lodi; 130 Main
Street, Los Altos; 2310 Homestead Road, Los Altos;
16879 Los Gatos Blvd., Los Gatos; 3985 G Street,
Merced; 21198 Canstoga Street, Middletown; 446
Broadway, Millbrae; 130 Throckmorton Avenue, Mill
Valley; 15 N Milpitas Avenue (Beresford Square
Shopping Center), Milpitas; 1101 "J" Street, Modesto;
3430 Tully Road (Tully Manor Shopping Center), Modesto;
15900 Monterey Road (400 Tennant Station), Morgan
Hill; 3600 Bel Aire Plaza; Napa; 35106 Newark Blvd.,
Newark; 926 Diablo Avenue, Novato; 3530 Fruitvale
Avenue, Oakland; 180 Grand Avenue, Oakland; 4101
Piedmont Avenue, Oakland; 4100 Redwood Road (Lincoln
Square Shopping Center), Oakland; 77 Moraga Way,
Orinda; 1 Palo Alto Square, 3000 El Camino Real,
Palo Alto; 700 Contra Costa Blvd., Pleasant Hill;
2277 Watt Avenue, Sacramento; 3423 Watt Avenue,
Sacramento; 3525 Fair Oaks Blvd., Sacramento;
14151 Main Street, St. Helena; 1127 So. Main Street,
Salinas; 700 El Camino Real, San Carlos; 260 California
Street, San Francisco; 2400 Sutter Street, San
Francisco; 845 Grant Avenue, San Francisco; 9
Kearny Street, San Francisco; 2400 19th Avenue,
San Francisco; 159 New Montgomery, San Francisco;
4724 Meridian Avenue, San Jose; 488 Blossom Hill
Road, San Jose; 1110 Blossom Hill Road, San Jose;
5375 Prospect Road (Westgate West Shopping Center),
San Jose; 2160 Tully Road (Eastridge), San Jose;
15001 Hesperian Blvd., San Leandro; 11 East Third
Avenue, San Mateo; 2850 S. El Camino Real (Hills-
dale), San Mateo; 1200 Fifth Avenue, San Rafael;
806 Ocean Street, Santa Cruz; 2801 Fourth Street,
Santa Rosa; 201 West Napa Street (Sonoma Marketplace
Shopping Center), Sonoma; 708 E. Mono Way, Sonoma;
382 Grant Avenue, South San Francisco; 1810 Pacific
Avenue, Stockton; 7604 Pacific Avenue, Stockton;
501 East Olive Street, Turlock; 1990 N. California
Blvd., Walnut Creek; 1250 Newell Avenue, Suite H,
Walnut Creek; 1910 Tice Valley Blvd. (Rossmoor),

APPLICATIONS RECEIVED-Continued

Walnut Creek; 1360 Grand Avenue, Arroyo Grande; 7190 El Camino Real, Atascadero; 10210 Scripps Ranch Blvd., San Diego; 742 Marsh Street, San Luis Obispo and 1660 So. Broadway, Santa Maria, all located in California, through its subsidiary, Citicorp Savings (a Federal Savings and Loan Association) (9/21/83)

New York

Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, commercial loans and other extensions of credit; and leasing personal or real property or acting as agent, broker or adviser in leasing such property and servicing such leases subject to all of the qualifications specified in 12 C.F.R. 225.4(a)(6)(a) and (b) where the leases serve as the functional equivalent of an extension of credit to the lessee of the property) at 2502 Rocky Point Road, Suite 605, Tampa, Florida, through its subsidiary, Citicorp (USA), Inc. (9/19/83)

New York

Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (providing securities brokerage services, related securities credit activities pursuant to the Board's Regulation T, and incidental activities where the brokerage services are restricted to buying and selling securities solely for the account and on the order of customers, and do not include securities underwriting or dealing or investment advice or research services) at One Citicorp Center, 153 East 53rd Street and 485 Lexington Avenue, both in New York, New York, through its subsidiary, Citicorp Financial Services, Inc. (9/21/83)

New York

Citicorp, New York, New York, requests permission to relocate three offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health insurance by licensed agents or brokers, as required; and the servicing, for any person, of loans and other extensions of credit); in addition, Citicorp Washington Financial Center, Inc. engage in the following activities (the purchasing and servicing for its own account of sales finance contracts; the sale of credit related property and casualty

APPLICATIONS RECEIVED-Continued

insurance protecting real and personal property subject to a security agreement with Citicorp Washington Financial Center, Inc. and to the extent permissible under applicable State insurance laws and regulations; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans); Citicorp Washington Industrial Loan Company engages in the following additional activities (the purchasing and servicing for its own account of sales finance contracts; the sale of credit related property and casualty insurance protecting real and personal property subject to a security agreement with Citicorp Washington Industrial Loan Company and to the extent permissible under applicable State insurance laws and regulations; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; and the originating, for its own account or for the account of others, first mortgage loans secured by residential or commercial properties); Citicorp Homeowners, Inc. engages in the following additional activities (the sale of consumer oriented financial management courses; 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 167 S. Stevens Street, Spokane, Washington to 300 Argonne Building, North 300 Argonne Road, Spokane, Washington, through its subsidiaries, Citicorp Washington Financial Center, Inc., Citicorp Washington Industrial Loan Company and Citicorp Homeowners, Inc. (9/23/83)

New York

Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (consumer finance including, but not limited to, the extension of direct loans, secured and unsecured,

APPLICATIONS RECEIVED-Continued

to consumers and the purchase of sales finance contracts; servicing such loans and other extensions of credit; and acting as agent or broker for the sale of credit single and joint life insurance and decreasing or level term (in the case of single payment loans) credit life insurance, and credit accident, health, and property insurance directly related to extensions of credit made or acquired by Finance One) at 825 University Woods Drive, New Albany, Indiana, through its subsidiary, Finance One of Indiana, Inc. (9/22/83)

- Richmond NCMB Corporation, Charlotte, North Carolina, notification of intent to engage in de novo activities (in the sale of retail of money orders having a face value of not more than \$1,000) in Waynesville, North Carolina; and Chesapeake, Grafton, Hampton, Newport News, Norfolk, Petersburg, Portsmouth, Suffolk, Virginia Beach and Williamsburg, Virginia, through its subsidiary, TransSouth Financial Corporation (9/22/83)
- Richmond Southern Bancorporation, Inc., Greenville, South Carolina, notification of intent to engage in de novo activities (making extensions of credit as licensed consumer finance lender; acting as agent for credit life and credit accident insurance written in connection with such extensions of credit; and acting as agent for credit property insurance written in connection with such extensions of credit) at 100-b Fairground Road, Moncks Corner, South Carolina, through its subsidiary, World Acceptance Corporation (9/19/83)
- Chicago Irwin Union Corporation, Columbus, Indiana, notification of intent to engage in de novo activities (mortgage banking activities including the direct extension of residential mortgage loans to individuals and servicing such loans for investors) in Phoenix and Tucson, Arizona, the geographic area to be served will be the State of Arizona, through its directly owned subsidiary, Inland Mortgage Corporation (9/9/83)
- St. Louis Pehrens Bancshares, Inc., New London, Missouri, for approval to engage directly in general insurance agency activities.

APPLICATIONS RECEIVED-Continued

- St. Louis Meredosia Bancorporation, Inc., Springfield, Illinois, notification of intent to engage in de novo activities (acting as a broker in the sale of all types of insurance including credit life and credit accident and health insurance) these activities would be performed in Meredosia, Illinois and in Virden, Illinois, through its subsidiary banks, Farmers and Traders State Bank and Farmers and Merchants State Bank (9/19/83)
- St. Louis River Region Bancshares, Inc., Fordsville, Kentucky, for approval to engage in the sale of credit life and credit health insurance, indirectly, through the acquisition of Fordsville Insurance Agency, Inc., Fordsville, Kentucky.
- St. Louis West Tennessee Bancshares, Inc., Bartlett, Tennessee, notification of intent to engage in de novo activities (in the activities of originating and processing FHA, VA and Conventional mortgage loans) at 2951 Elmore Park Road, Bartlett, Tennessee, through a wholly-owned subsidiary, Bartlette Mortgage, Inc. (9/14/83)
- Minneapolis Norwest Corporation, Minneapolis, Minnesota, notification of intent to engage in de novo activities (in the activities of consumer finance, sales finance and commercial finance, the sale of credit life, credit accident and health and property and credit-related casualty insurance related to extensions of credit by that company (such sale of credit related insurance being a permissible activity under Subparagraph D of Title VI of the Garn - St Germain Depository Institutions Act of 1982) and the offering for sale and selling of travelers checks) at 201 East New Street, Kingsport, Tennessee, serving Kingsport, Tennessee, and nearby communities, through its subsidiary, Norwest Financial Tennessee, Inc. and at Green Trails Center, 2773 Maple Avenue, Lisle, Illinois, serving Lisle and Chicago, Illinois, and nearby suburbs of Chicago, Illinois, through its subsidiary, Norwest Financial Illinois, Inc. (9/15/83)
- Kansas City First Tulsa Bancorporation, Inc., Tulsa, Oklahoma, for approval to acquire 49.00 percent of Irwin Securities Corporation, Tulsa, Oklahoma, a company engaged in the activity of discount brokerage services.

APPLICATIONS RECEIVED-Continued

Kansas City

Mountain States Financial Corporation, Albuquerque, New Mexico, notification of intent to engage in de novo activities (to provide mortgage servicing duties for First Federal Savings and Loan Association of Wilmette, a nonaffiliated company, required by a contract between Federal National Mortgage Association and Evergreen Service, a previously affiliated company which was merged into First Federal Savings and Loan Association of Wilmette during 1982) these activities will take place in New Mexico, Colorado, Texas and Illinois (9/30/83)

Kansas City

Sunwest Financial Services, Inc., Albuquerque, New Mexico, notification of intent to engage in de novo activities (in the selling and underwriting of insurance limited to assuring repayment of the outstanding balance due on specific extensions of credit by subsidiary banks in the event of the death, disability, or involuntary unemployment of the debtors) these activities would be conducted in the State of New York, through its subsidiary, Sunwest Insurance Company (9/21/83)

San
Francisco

First Interstate Bancorp, Los Angeles, California, notification of intent to engage in de novo activities (in providing management consulting advice concerning personnel operations, such as recruiting, training, evaluation, compensation and related human resource activities, for nonaffiliated bank and nonbank depository institutions) at 707 Wilshire Boulevard, Los Angeles, California, serving the United States, through its subsidiary, First Interstate Institute (9/21/83)

San
Francisco

Midland Bank plc and Midland California Holdings Limited, both of London, England and Crocker National Corporation, San Francisco, California, notification of intent to expand the geographic scope of its subsidiary, Bishop Trust Company, Honolulu, Hawaii, to include the Islands of the western and southern pacific ocean region including, but not limited to, the commonwealth of the northern Mariana Islands (which includes Saipan), the new Republic of the Marshall Islands, the Federal States of Micronesia (which include Ponape, Truk, Kosrae and Yap), the

APPLICATIONS RECEIVED-Continued

Republic of Nauru, the Republic of Palau, American Samoa (a U.S. territory), western Samoa (an independent State), FIJI and Tahiti, the State of Alaska, the Republic of Korea, Japan, Hong Kong, the Republic of China, Singapore, Australia, and New Zealand, and to continue to engage in trust, fiduciary and data processing activities from an office in Honolulu, Hawaii (9/23/83)

San
Francisco

Puget Sound Bancorp, Tacoma, Washington, notification of intent to engage in de novo activities (in the reinsurance of credit life, accident and health insurance policies written in connection with extensions of credit by Applicant's subsidiaries) conducting its activities in the State of Arizona, through its subsidiary, Puget Sound Life Insurance Company (9/22/83)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.