

ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
H.2, 1984 No. 2

Actions of the Board; Applications and Reports

Received During the Week Ending January 14, 1984

APPLICABLE
RESERVE BANK

ACTIONS OF THE BOARD

Regulation T, proposal to amend Regulation T to permit an options clearing agency to accept margin securities to meet its deposit requirements; comment requested by February 15, 1984 (Docket No. R-0500)

Regulation Z, Truth in Lending, the Board issued for public comment proposals affecting the use of credit cards under its Regulation Z; comment requested by February 24, 1984.

Regulation E, Electronic Fund Transfers, the Board issued for comment proposals affecting the use of debit cards under its Regulation E; comment requested by February 24, 1984.

The Federal Reserve Board issued a statement which discusses the relationship of contemporaneous reserve requirements to open market operating procedures.

Statistical releases, the Federal Reserve Board announced a series of changes in the content and timing of its statistical releases on money stock and reserves data that will occur with the forthcoming conversion to contemporaneous reserve requirements.

Boston Fenwick Financial Corporation, Old Saybrook, Connecticut, extension of time to January 13, 1984, within which to become a bank holding company through the acquisition of Old Saybrook Bank and Trust Company, Old Saybrook, Connecticut, a de novo bank. 1/

Boston Dartmouth National Corporation, Hanover, New Hampshire, extension of time to March 10, 1984, within which to become a bank holding company through the acquisition of Dartmouth National Bank of Hanover, Hanover, New Hampshire. 1/

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

ACTIONS OF THE BOARD - Continued

- Boston Trustees of Dartmouth College, Hanover, New Hampshire, extension of time to March 12, 1984, within which to acquire 26.95 percent of Dartmouth National Corporation, Hanover, New Hampshire. 1/
- Philadelphia Greencastle Interim National Bank, Greencastle, Pennsylvania, proposal to merge with The First National Bank of Greencastle, Greencastle, Pennsylvania, under the charter of the former and with the title of the latter; report to the Comptroller of the Currency on competitive factors. 1/
- Philadlephia Deposit Bank, DuBois, Pennsylvania, proposal to merge with Interim Deposit Bank, DuBois, Pennsylvania, under the charter of the latter and with the title of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond City Holding Company, Charleston, West Virginia, extension of time to April 15, 1984, within which to become a bank holding company through the acquisition of The City National Bank of Charleston, Charleston, West Virginia. 1/
- Richmond United Bankshares, Inc., Parkersburg, West Virginia, extension of time to April 22, 1984, within which to become a bank holding company through the acquisition of The Parkersburg National Bank, Vienna; and Valley Bank, Parkersburg, West Virginia. 1/
- Richmond Pocahontas Bankshares Corporation, Bluefield, West Virginia, extension of time to April 17, 1984, within which to become a bank holding company through the acquisition of The First National Bank of Bluefield, Bluefield, West Virginia. 1/
- Richmond Central Fidelity Bank, National Association, Southwest, Abingdon, Virginia, proposed merger with The National Bank of Chilhowie, Chilhowie, Virginia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta U.N. National Bank, Buckhannon, West Virginia, a proposed new bank, proposed merger with Upshur National Bank, Buckhannon, West Virginia; 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 United Bank, Atmore, Alabama, proposed merger with United Bank of Frisco City, Frisco City, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Sun Bank/Suncoast, N.A., St. Petersburg, Florida, proposed merger with Flagship Bank of Pinellas, N.A., St. Petersburg, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun First National Bank of Polk County, Lake Wales, Florida, proposed merger with Flagship State Bank of Polk County, Fort Meade, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun Bank/Indian River, N.A., Vero Beach, Florida, proposed merger with Flagship National Bank of Indian River County, Vero Beach, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun Bank/North Florida, N.A., Jacksonville, Florida, proposed merger with Flagship Bank of Jacksonville, Jacksonville, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun Bank/Palm Beach County, N.A., Delray Beach, Florida, proposed merger with Flagship National Bank of Palm Beach County, West Palm Beach, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun Bank/Southwest, N.A., Cape Coral, Florida, proposed merger with Flagship Bank of Fort Myers, Fort Myers, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun Bank, N.A., Orlando, Florida, proposed merger with Flagship Bank of Seminole, Sanford, Florida, and Flagship First National Bank of Titusville, Titusville, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Bank of Jackson, Jackson, Louisiana, proposed merger with BOJ Bank, Jackson, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta First American Bank of Walton, Monroe, Georgia, proposed merger with FABW Interim, Inc., Monroe, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Bank of Edison, Edison, Georgia, proposed merger with Edison Interim Corp., Edison, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Bank of Huntsville, Huntsville, Alabama, proposed merger with Colonial Bank of North Alabama, Huntsville, Alabama; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta First National Bank of Jeanerette, Jeanerette, Louisiana, proposed merger with FNB National Bank, Jeanerette, Louisiana; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Sun Bank/South Florida, N.A., Fort Lauderdale, Florida, proposed merger with Flagship National Bank of Broward County, Hollywood, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta New Iberia National Bancorp, Inc., New Iberia, Louisiana, extension of time to April 11, 1984, within which to become a bank holding company through acquisition of New Iberia National Bank, New Iberia, Louisiana. 1/
- Atlanta Sun Bank/Miami, N.A., Miami, Florida, proposed merger with The Flagship National Bank of Miami, Miami, Florida, and Sun Bank of Miami, N.A., Miami, Florida; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Caribank, Dania, Florida, proposed merger with Caribank, N.A., Coral Gables, Florida, report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Citizens National Bank of Opp, Opp, Alabama, proposed merger with Colonial Bank of Opp, N.A., Opp, Alabama; 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 Calhoun First National Bank, Calhoun, Georgia, proposed merger with Calhoun First National Interim Bank, Calhoun, Georgia; report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta County Financial Corporation, North Miami Beach, Florida, extension of time to April 14, 1984, within which to become a bank holding company through the acquisition of County National Bank of South Florida, North Miami Beach, Florida. 1/
- Chicago Pioneer Bank of Peoria, Peoria, Illinois, proposal to merge with Midwest Bank of Peoria, Peoria, Illinois, under the charter and title of Pioneer Bank of Peoria; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago First State Bank of Monticello, Monticello, Illinois, proposal to merge with State Bank of Monticello, Monticello, Illinois, under the charter of State Bank of Monticello and title of First State Bank of Monticello; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago M&I West Suburban Bank, Brookfield, Wisconsin, proposal to merge with M&I Northern Bank, Milwaukee, Wisconsin, under the charter of M&I West Suburban Bank and title of M&I Northern Bank; to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Lowell National Interim Bank, Lowell, Indiana, proposal to merge with The Lowell National Bank, Lowell, Indiana, under the charter of Lowell National Interim Bank and title of The Lowell National Bank; report to the Comptroller of the Currency on competitive factors. 1/
- Chicago State Bank of Green Valley, Green Valley, Wisconsin, proposal to merge with Firstar Bank Green Valley, Green Valley, Wisconsin, under the charter of State Bank of Green Valley and title of Firstar Bank of Green Valley; 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

- Chicago FIRST STATE BANCORP OF MONTICELLO, Monticello, Illinois, extension of time to April 5, 1984, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of the successor by merger to First State Bank of Monticello, Monticello, Illinois. 1/
- Chicago First Lacon Corp., Lacon, Illinois, extension of time to February 21, 1984, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of The First National Bank of Lacon, Lacon, Illinois. 1/
- Chicago JAW Bancshares Corp., Stanhope, Iowa, extension of time to March 25, 1984, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Farmers State Bank, Stanhope, Iowa. 1/
- St. Louis Springfield State Bank, Springfield, Kentucky, proposal to merge with Washington County Bank, Springfield, Kentucky; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Minneapolis Onalaska Holding Company, Inc., Onalaska, Wisconsin, extension of time to April 17, 1984, within which to acquire the Bank of Onalaska, Onalaska, Wisconsin. 1/
- Dallas Northwest Bank, Roanoke, Texas, proposal to merge with Allied Bank Roanoke, Roanoke, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Franklin National Association, Mount Vernon, Texas, proposal to merge with Franklin National Bank, Mount Vernon, Texas; report to the Comptroller of the Currency on competitive factors. 1/
- Dallas Winnsboro Bank and Trust, Winnsboro, Texas, proposal to merge with New Winnsboro Bank and Trust, Winnsboro, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas First National Bank of Port Neches, Port Neches, Texas, proposal to merge with Mid-County Bank & Trust, Port Neches, Texas; 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

San
Francisco

First Bankshares, Inc., St. George, Utah, extension of time to April 11, 1984, within which to become a bank holding company through acquisition of Dixie State Bank, St. George, Utah. 1/

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

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

Approved

Philadelphia United Jersey Bank/Southwest, Camden, New Jersey. To
establish an offsite electronic facility to be located
in Hasbrouck Heights, New Jersey. 1/

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

Not Disapproved

Dallas Ted Oak Bancshares, Inc., Red Oak, Texas. 1/

Kansas City Kansas Agencies & Investments, Inc., Overland Park,
Kansas. 1/

Kansas City Country Agencies & Investments, Inc., Odessa, Missouri. 1/

Minneapolis First Noble Holding Co., Le Roy, Minnesota. 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 amended

Approved

New York Citibank, N.A., New York, New York, on behalf of its
wholly-owned Edge Act Corporation, Citibank Overseas
Investment Corporation: grants consent to engage
through its subsidiary, Citibank Assurance Company
Limited, London, England, in the activity of
underwriting life insurance in the United Kingdom.

New York Westpac Banking Corporation, Los Angeles, California:
consented to an agreement to limit the deposit-taking
activities of a limited federal branch located in
Los Angeles, California. 1/

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

ACTIONS OF THE BOARD - Continued

Sixty-Day Notification Period Allowed to Expire
 New York Citibank, N.A., New York, New York: no objection to permit its wholly-owned subsidiary, Cititrust (Cayman) Limited, Georgetown, Grand Cayman, Cayman Islands, to establish an initial branch in Nassau, Bahamas.

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

Withdrawn
 Chicago Hometown Bancorporation, Inc., Rock Island, Illinois, for approval to acquire at least 51 percent of the voting shares of Financial Services of the Midwest, Rock Island, Illinois and indirectly acquire The Rock Island Bank, Rock Island, Illinois.

Approved
 Philadelphia Tower Bancorp, Inc., Greencastle, Pennsylvania, for approval to acquire 100 percent of the voting shares of The First National Bank of Greencastle, Greencastle, Pennsylvania. 1/

Atlanta Zachary Bancshares, Inc., Zachary, Louisiana, for approval to acquire 100 percent of the voting shares of Bank of Zachary, Zachary, Louisiana. 1/

Chicago Corn Belt Bancorporation, Correctionville, Iowa for approval to acquire at least 80 percent of the voting shares of Corn Belt State Bank, Correctionville, Iowa. 1/

Chicago Decatur Bancshares, Inc., Greensburg, Indiana, for approval to acquire 100 percent of the voting shares of Decatur County Bank, Greensburg, Indiana. 1/

Chicago Garnavillo Bank Corporation, Garnavillo, Iowa, for approval to acquire at least 80 percent of the voting shares of The Garnavillo Savings Bank, Garnavillo, Iowa. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Hoosier Hills Financial Corporation, Osgood, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to The Ripley County Bank, Osgood, Indiana. 1/
- Chicago Marytown Bancshares, Inc., New Holstein, Wisconsin, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of Farmers & Merchants Bank, Marytown, Wisconsin. 1/
- St. Louis Citizens Financial Group, Inc., New Haven, Missouri, for approval to acquire 100 percent of the voting shares of the successor by merger to Citizens Bank of New Haven, New Haven, Missouri. 1/
- St. Louis Crawford Bancshares Corporation, English, Indiana, for approval to acquire at least 80 percent of the voting shares of English State Bank, English, Indiana. 1/
- St. Louis Financial Investment Corporation, Springdale, Arkansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Springdale, Springdale, Arkansas. 1/
- St. Louis North Missouri Bancorp., Inc., LaBelle, Missouri, for approval to acquire 100 percent of the voting shares of The Citizens Bank of Edina, Edina, Missouri. 1/
- St. Louis Perry County Bancorp, Inc., DuQuoin, Illinois, for approval to acquire up to 98.75 percent but not less than 98.22 percent of the voting shares of DuQuoin State Bank, DuQuoin, Illinois. 1/
- St. Louis SBV Bancshares, Inc., Virden, Illinois, for approval to acquire 100 percent of the voting shares of the successor by merger to State Bank of Virden, Virden, Illinois. 1/
- St. Louis State National Bancorp of Frankfort, Inc., Frankfort, Kentucky, for approval to acquire 100 percent of the voting shares of the successor by merger to The State National Bank of Frankfort, Frankfort, Kentucky. 1/
- St. Louis Tallahatchie Holding Company, Charleston, Mississippi, for approval to acquire at least 80 percent or more of voting shares of the successor by merger to Tallahatchie County Bank, Charleston, Mississippi. 1/

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

ACTIONS OF THE BOARD - Continued

Minneapolis	Baldwin Bancshares, Inc., Baldwin, Wisconsin, for approval to acquire 93.5 percent of the voting shares of First National Bank of Baldwin, Baldwin, Wisconsin. <u>1/</u>
Minneapolis	Northern Highlands Bancorporation, Inc., Mercer, Wisconsin, for approval to acquire at least 85 percent of the voting shares of Northern Highlands State Bank, Mercer, Wisconsin. <u>1/</u>
Kansas city	Eberly Investment Co., Stanton, Nebraska, for approval to acquire 80.5 percent of the voting shares of The Stanton National Bank, Stanton, Nebraska. <u>1/</u>
Kansas City	Financial Group Dawson, Inc., Humboldt, Nebraska, for approval to acquire at least 80 percent of the voting shares of The Dawson Bank, Dawson, Nebraska. <u>1/</u>
Kansas City	Financial Group Elk Creek, Inc., Humboldt, Nebraska, for approval to acquire at least 80 percent of the voting shares of State Bank of Elk Creek, Elk Creek, Nebraska. <u>1/</u>
Kansas City	Financial Group Humboldt, Inc., Humboldt, Nebraska, for approval to acquire at least 80 percent of the voting shares of Home State Bank and Trust Company, Humboldt, Nebraska. <u>1/</u>
Kansas City	Tipton Bancshares, Inc., Tipton, Oklahoma, for approval to acquire 100 percent of the voting shares of Tipton Bancorporation, Inc., Tipton, Oklahoma, and indirectly The First National Bank of Tipton, Tipton, Oklahoma. <u>1/</u>
Dallas	First Alpine, Inc., Alpine, Texas, for approval to acquire 100 percent of the voting shares of First National Bank in Alpine, Alpine, Texas. <u>1/</u>
San Francisco	National Mercantile Bancorp, Los Angeles, California, for approval to acquire 100 percent of the voting shares of the successor by merger to Mercantile National Bank, Los Angeles, California. <u>1/</u>

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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)(3) of the Bank Holding Company Act of 1956

	<u>Withdrawn</u>
Minneapolis	Intermountain Bancorporation, Columbia Falls, Montana, for approval to acquire at least 90 percent of the voting shares of Treasure State Bank of Glasgow, Glasgow, Montana.
	<u>Approved</u>
Chicago	F & M Bancorporation, Inc., Kaukauna, Wisconsin, for approval to acquire at least 80 percent of the voting shares of State Bank of Hilbert, Hilbert, Wisconsin. <u>1/</u>
Chicago	Illini Financial Corp., Galesburg, Illinois, for approval to acquire at least 98 percent or more of the voting shares of The Bank of Alexis, Alexis, Illinois. <u>1/</u>
St. Louis	First Illinois Bancorp, Inc., Manchester, Missouri, for approval to acquire at least 80 percent of the voting shares of Monroe National Bank of Columbia, Columbia, Illinois. <u>1/</u>
St. Louis	General Bancshares Corporation, St. Louis, Missouri, for approval to acquire indirect control of 100 percent of the voting shares of The Charleston National Bank, Charleston, Illinois, and at least 51 percent of Ashmore State Bank, Ashmore, Illinois. <u>1/</u>
St. Louis	LaBelle Bancshares, Inc., LaBelle, Missouri, for approval to acquire 100 percent of the voting shares of North Missouri Bancorp., Inc., LaBelle, Missouri. <u>1/</u>
Dallas	Victoria Bankshares, Inc., Victoria, Texas, for approval to acquire 100 percent of the voting shares of Mercantile National Bank of Kingsville, Kingsville, Texas. <u>1/</u>

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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

- St. Louis General Bancshares Corporation, St. Louis, Missouri, through the merger of Mid-Central Bancshares, Inc., Charleston, Illinois, into General Bancshares Corporation of Illinois, Belleville, Illinois. 1/
- Kansas City Centennial Bancshares, Inc., Mission, Kansas, for approval to acquire 100 percent of the voting shares of Mission Bancshares, Inc., Mission, Kansas and indirectly Commercial National Bank of Kansas City, Kansas City, Kansas; Security National Bank of Kansas City, Kansas City, Kansas, and Mission Bank, Mission, Kansas. 1/

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

- San Francisco Midland Bank plc, London, England; Midland California Holdings, Limited, London, England; and Crocker National Corporation, San Francisco, California, for approval to engage de novo in acting as agent for the management of real property through a direct subsidiary of Crocker National Corporation, Bishop Trust Company, Limited.

Approved

- Boston Bank of Boston Corporation, Boston, Massachusetts, for approval to acquire at least 50 percent of the voting shares of Quissett Corporation, Cambridge, Massachusetts. 1/
- New York Manufacturers Hanover Corporation, New York, New York, for approval to engage through a de novo indirect subsidiary, Manufacturers Hanover Trust Company of California, San Francisco, California, in corporate trust, corporate agency escrow, stock transfer agency, personal trust and general fiduciary activities, and to acquire certain corporate trust and corporate agency business of Wells Fargo Bank, N.A., San Francisco, California. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago Cornbelt Bancorporation, Omaha, Nebraska, for approval to engage de novo in general insurance activities in Correctionville, Iowa, population less than 5,000. 1/
- St. Louis Financial Investment Corporation, Springdale, Arkansas, for approval to engage directly in performing real estate appraisals. 1/
- Kansas City Eberly Investment Co., Stanton, Nebraska, for approval to acquire 100 percent of the voting shares of Stanton National Insurance Agency, Stanton, Nebraska. 1/
- Kansas City Tipton Bancshares, Inc., Tipton, Oklahoma, for approval to indirectly acquire First Tipton Business Trust, Tipton, Oklahoma. 1/

Permitted

- New York Barclays Bank PLC and Barclays Bank International Limited, both located in London, England, request permission to relocate three offices engaging in the following activities (making direct consumer loans, including loans secured by real estate, and purchasing sales finance contracts representing extensions of credit such as would be made or acquired by a consumer finance company, and whole-sale financing [floor planning], acting as agent for the sale of credit-related life, credit accident and health and credit property insurance, and selling at retail money orders having a face value not exceeding \$1,000; credit life and credit accident and health insurance sold as agent may be underwritten or reinsured by the insurance underwriting subsidiaries of BarclaysAmericanCorporation) from 296 Pearl Street at Liberty, Beaumont, Texas to Spindletop Square, 2263 North 11th Street, Beaumont, Texas; from 72 Green Springs Highway, Birmingham, Alabama to Centurion Square, Suite E, 160 Oxmoor Road, Birmingham, Alabama and from 309 Belmont at W. Market, Johnson City, Tennessee to 2020 Northpark, Suite 2A, Johnson City, Tennessee, through its subsidiary, BarclaysAmerican/Financial, Inc. (1/13/84) 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 BOARD - Continued

- New York Citicorp, New York, New York, requests permission to establish two de novo offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit-related life and accident and health 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) at Colonial Executive Center, 1620 Medical Lane, Ft. Myers, Florida, through its subsidiaries, Citicorp Person-to-Person Financial Center of Florida, Inc. and Citicorp Homeowners, Inc. (1/11/84) 3/
- New York Citicorp, New York, New York, requests permission to establish de novo offices engaging in the following activities (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes, the sale of credit-related life and accident and health 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) at Oakhill Plaza, 200 N. Warner Road, King of Prussia, Pennsylvania, through its subsidiaries, Citicorp Homeowners, Inc., and Citicorp Financial, Inc. (1/8/84) 3/
- Philadelphia Commonwealth Bancshares Corporation, Williamsport, Pennsylvania, notification of intent to engage in de novo activities (in underwriting, as reinsurer, credit life and accident and health insurance directly related to extensions of credit by the Corporation's subsidiary bank(s)) these activities will be conducted in the State of Pennsylvania, through its subsidiary, Susquehanna Life Insurance Company (1/14/84) 3/

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

ACTIONS OF THE BOARD - Continued

- Philadelphia United National Bancorporation, Huntingdon, Pennsylvania, notification of intent to engage in de novo activities (in underwriting, as reinsurer, credit life and accident/health insurance directly related to extensions of credit by Unitas National Bank) at 501 Penn Street, Huntingdon, Pennsylvania, serving the State (Commonwealth) of Pennsylvania, through its subsidiary, Unitas Life Insurance Company (1/14/84) 3/
- Richmond NCNB Corporation, Charlotte, North Carolina, notification of intent to engage in de novo activities (making direct loans for consumer and other purposes, purchasing retail installment notes and contracts, selling at retail money orders having a face value of not more than \$1,000 and acting as agent for the sale of credit life, credit accident and health and physical damage insurance directly related to its extensions of credit, through its subsidiary, TranSouth Financial Corporation; and making direct loans for consumer and other purposes under the general usury statutes, purchasing retail installment notes and contracts, making direct loans to dealers for financing of inventory [floor planning] and working capital purposes and acting as agent for the sale of credit life, credit accident and health and physical damage insurance directly related to its extensions of credit) at 4519 Roxboro Road, Durham, North Carolina, through its subsidiary, TranSouth Mortgage Corporation (1/8/84) 3/
- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin, notification of intent to engage in de novo activities (in underwriting, as reinsurer, credit life and credit accident and health insurance directly related to extensions of credit by Applicant's credit-granting subsidiaries located in Wisconsin) the geographic scope will be the State of Wisconsin, through its subsidiary, M&I Insurance of Arizona, Inc. (1/10/84) 3/
- Minneapolis Dakota Bankshares, Inc., Fargo, North Dakota, notification of intent to engage in de novo activities (in acting as agent for the sale of life, and accident and health insurance directly related to its extensions of credit) in Fargo, Cass county, North Dakota and in Bismarck, Burleigh County, North Dakota, through its subsidiary Dakota Financial Services, Inc. (12/30/83) 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 Texas Bancorp Shares, Inc., San Antonio, Texas, notification of intent to engage in de novo activities (in the underwriting of credit life insurance and credit accident and health insurance directly related to the extensions of credit by Texas Bank) at 403 S. W. White Road, San Antonio, Texas, serving Texas, through its subsidiary, Texas Bancorp Life Insurance (1/12/84) 3/
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of making loans and other extensions of credit to domestic and overseas borrowers, including foreign governments and their agencies and instrumentalities; such activities will include, but not be limited to, issuing letters of credit and accepting drafts) in Coral Gables, Florida, serving all fifty States, the District of Columbia, and all foreign countries, through its subsidiary, Overseas Finance Corporation (a Delaware corporation) (1/14/84) 3/
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (in the activities of securities brokerage, consisting principally of buying and selling securities solely upon the order and for the account of customers, and of extending margin credit in conformity with Regulation T) at 5151 East Broadway #570, Tucson, Arizona; 16921 Via de Santa Fe, Rancho Santa Fe, California; 5454 Wisconsin Avenue #1630, Chevy Chase, Maryland; 209 S. 19th Street #540, Omaha, Nebraska, each office serving all fifty States and the District of Columbia, through its subsidiary, Charles Schwab & Co., Inc. (1/10/84) 3/
- San Francisco BankAmerica Corporation, San Francisco, California, notification of intent to expand de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit-related life insurance and credit-related accident and health insurance; the aforementioned credit-related insurance activities 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

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

ACTIONS OF THE BOARD - Continued

property insurance will not be offered; such activities will include, but not be limited to, making loans and other extensions of credit to consumers and businesses, making loans and other extensions of credit secured by real and personal property, purchasing installment sales finance contracts, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by FinanceAmerica Corporation; credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of FinanceAmerica Corporation) in Mount Vernon, Illinois, serving the additional States of Indiana, Kentucky and Missouri and Rockford, Illinois, serving the entire States of Illinois, Iowa and Wisconsin, through its subsidiary, FinanceAmerica Corporation (a Delaware corporation) (1/8/84) 3/

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to expand de novo activities (in the activities of leasing personal property acquired specifically for the leasing transactions through leases which are the functional equivalent of extensions of credit, making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company, and servicing loans and other extensions of credit; such activities will include, but not be limited to, leasing of motor vehicles and purchasing retail installment sales contracts covering motor vehicles) at 3960 Freedom Circle, Suite 201, Santa Clara, California and 1873 S. Bellaire Street, Suite 710, Denver, Colorado, each office will serve all fifty States and the District of Columbia, through its subsidiary, BancAmerica Acceptance Corporation (a Delaware corporation) (1/8/84) 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 its own account loans and other extensions of credit such as would be made or acquired by a finance company, and servicing loans and other extensions of credit; such activities will include, but not be limited to, making consumer installment loans and making loans and other extensions of credit of a commercial nature to businesses; such loans may be unsecured or secured by

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

ACTIONS OF THE BOARD - Continued

personal assets and residential and commercial real estate; no credit-related insurance of any type will be offered by BA Business Credit Corporation in connection with its lending activities) in Lexington, Massachusetts, serving all fifty States and the District of Columbia, through its subsidiary, BA Business Credit Corporation (a Delaware corporation) (1/14/84) 3/

San
Francisco

BankAmerica Corporation, San Francisco, California, notification of its intent to expand de novo activities (in the activities of making or acquiring for their own account of 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 to the extent permissible under applicable state insurance laws; the aforementioned credit-related insurance activities 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, no credit-related property insurance will be offered; such activities will include, but not be limited to, making consumer installment loans and loans to businesses, making loans secured by real and personal property, purchasing installment sales finance contracts, and offering credit-related life and credit-related accident and health insurance directly related to extensions of credit made or acquired by both corporations; except in the State of New York, credit-related life and credit-related accident and health insurance may be reinsured by BA Insurance Company, Inc., an affiliate of both corporations) at Park Hill Office Plaza, Suite #3, 1105 W. First Street, Laurel, Mississippi, serving all fifty States and the District of Columbia, through its subsidiaries, FinanceAmerica Corporation and FinanceAmerica Industrial Plan Inc. (both Mississippi corporations) (1/14/84) 3/

San
Francisco

BSD Bancorp, Inc., San Diego, California, notification of intent to expand de novo activities (in providing financial and banking related data processing transmission services and to expand its centralized proof; data capture, balancing and transmission to an independent data processor; and bulk check filing, statement preparation and centralized mailing services

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

ACTIONS OF THE BOARD - Continued

to include offering such services throughout California and for transmission to any independent data processor) at 2265 India Street, San Diego, California, serving only financial institutions in California, through its subsidiary, BSD Datacorp, Inc. (a California corporation) (1/12/84) 3/

San
Francisco

Meridian Bancorp, Pleasant Hill, California, notification of intent to engage in de novo activities (in the mortgage banking business by making or acquiring loans, for its own account or for the account of others, by holding or selling such loans, and by servicing such loans for its own account or for the accounts of others; the origination of loans would be performed in the State of California and all other activities may be performed with a qualified party wherever located in the United States) at 61 Chilpancingo Parkway, Pleasant Hill, California, serving the State of California, through its subsidiary, Meridian Mortgage Services, Inc. (1/14/84) 3/

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Redemption of SharesApproved

Kansas City

Citizens Holding Corporation, Keenesburg, Colorado.

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

Atlanta Boca Bank, Boca Raton, Florida. To establish a branch
 located at 125 Town Center, Boca Raton, Florida. 2/

St. Louis Farmers State Bank of Sullivan, Sullivan, Indiana. To
 establish a branch at the northeast corner of Main
 and Highway 41, Sullivan County, Farmersburg, Indiana. 2/

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

Richmond First Virginia Bank-Citizens, Clintwood, Virginia, to
 merge with Virginia Citizens Bank, Clintwood, Virginia. 2/

* * * * *

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

Richmond First Virginia Bank-Citizens, Clintwood, Virginia. 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), 4(c)(13) and 4(c)(14)
of the Bank Holding Company Act of 1956, as amended

New York Chase Manhattan Overseas Banking Corporation, Newark,
 Delaware: requests consent to continue to hold its
 interest in Libra Bank Limited, London, England,
 after Libra establishes a New York State licensed
 agency.

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

APPLICATIONS RECEIVED - Continued

Richmond Equitable Bank, National Association, Baltimore, Maryland: prior notification of its intent to establish Equitable Bank (Bahamas) Limited, Nassau, Bahamas.

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

Cleveland McKeesport National Corporation, McKeesport, Pennsylvania, for approval to acquire 100 percent of the voting shares of the successor by merger to McKeesport National Bank, McKeesport, Pennsylvania. 2/

Richmond M&M Financial Corporation, Oak Hill, West Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The Merchants and Miners National Bank of Oak Hill, Oak Hill West Virginia. 2/

Atlanta BOJ Bankshares, Inc., Jackson, Louisiana, for approval to acquire at least two-thirds percent of the voting shares of Bank of Jackson, Jackson, Louisiana. 2/

Atlanta First Metropolitan Financial Corporation, Baton Rouge, Louisiana, for approval to acquire at least two-thirds of the voting shares of Metropolitan Bank & Trust Company, Baton Rouge, Louisiana. 2/

Atlanta LCB Corporation, Inc., Fayetteville, Tennessee, for approval to acquire at least 80 percent or more of the voting shares of Lincoln County Bank, Fayetteville, Tennessee. 2/

Atlanta United Security Bancshares, inc., Thomasville, Alabama, for approval to acquire 100 percent of the voting shares of Bank of Thomasville, Thomasville, Alabama. 2/

St. Louis E. & D. Bancshares, Inc., Mendon, Illinois, for approval to acquire at least 87.5 percent of the voting shares of Mendon State Bank, Mendon, Illinois. 2/

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

APPLICATIONS RECEIVED - Continued

St. Louis	Saline Bancorp., Inc., Harrisburg, Illinois, for approval to acquire at least 81.80 percent of the voting shares of The Bank of Harrisburg, Harrisburg, Illinois. <u>2/</u>
Minneapolis	Dunn County Bankshares, Inc., Menomonie, Wisconsin, for approval to acquire 89.6 percent of the voting shares of Bank of Menomonie, Menomonie, Wisconsin. <u>2/</u>
Minneapolis	St. Anthony Bancorporation, Inc., Omaha, Nebraska, for approval to acquire 94.75 percent of the voting shares of St. Anthony National Bank, St. Anthony, Minnesota. <u>2/</u>
Minneapolis	Southern Minnesota Bancshares, Inc., Wells, Minnesota, for approval to acquire 86 percent of the voting shares of Security State Bank of Wells, Wells, Minnesota. <u>2/</u>
Kansas City	Dighton National Bancshares, Inc., Dighton, Kansas, for approval to acquire at least 80 percent of the voting shares of First National Bank of Dighton, Dighton, Kansas. <u>2/</u>
Kansas City	First Neodesha Bancshares, Inc., Neodesha, Kansas, for approval to acquire 95.34 percent of the voting shares of The First National Bank of Neodesha, Neodesha, Kansas. <u>2/</u>
Kansas City	Nebraska Bancorporation, Inc., Alliance, Nebraska, for approval to acquire 80 percent of the voting shares of Alliance National Bank and Trust Company, Alliance, Nebraska. <u>2/</u>
San Francisco	Monarch Bancorp, Laguna Niguel, California, for approval to acquire 100 percent of the voting shares of Monarch Bank, Laguna Niguel, California. <u>2/</u>

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

Richmond	First Virginia Banks, Inc., Falls Church, Virginia, for approval to acquire 100 percent of the voting shares of First Virginia Bank-Citizens, Clintwood, Virginia, a proposed new bank. <u>2/</u>
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2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.

APPLICATIONS RECEIVED - Continued

- Atlanta First Railroad & Banking Company of Georgia, Augusta, Georgia, for approval to acquire 100 percent of the voting shares of SBT Corporation, Savannah, Georgia. 2/
- Atlanta Georgia Bancshares, Inc., Macon, Georgia, for approval to acquire 100 percent of the voting shares of The First State Bank of Fitzgerald, Fitzgerald, Georgia. 2/
- Atlanta Landmark Banking Corporation of Florida, Fort Lauderdale, Florida and by Preferred Equity Investors of Florida, Inc., Knoxville, Tennessee, for approval to acquire 100 percent of the voting shares of Landmark Bank of Palm Beach County, Boca Raton, Florida, a proposed new bank. 2/
- Atlanta Landmark Banking Corporation of Florida, Fort Lauderdale, Florida and Preferred Equity Investors of Florida, Inc., Knoxville, Tennessee, for approval to acquire 100 percent of the voting shares of Southwest Florida Banks, Inc., Fort Myers, Florida and indirectly 100 percent of Charlotte County National Bank, Charlotte County, Florida; 99.9 percent of East First National Bank, Fort Myers, Florida; 99.8 percent of First Commercial Bank of Fort Myers, Fort Myers, Florida; 97.8 percent of First National Bank in Fort Myers, Florida; 100 percent of Gulf Coast First National Bank, Fort Myers, Florida; 99.7 percent of Peoples Bank of Pasco City, Pasco County, Florida; 100 percent of Gulf Coast Bank of Pinellas, Medeira Beach, Florida; 100 percent of First National Bank & Trust Co., Naples, Florida; 100 percent of North First Bank, North Fort Myers, Florida; 98.2 percent of Palmetto Bank and Trust Co., Palmetto, Florida; 99.8 percent of Palm State Bank, Pinellas County, Florida; 98.2 percent of First County Bank, Riverview, Florida; 100 percent of Gulf Coast National Bank, Sarasota County, Florida; 99.4 percent of National Bank of Sarasota, Sarasota, Florida; 100 percent of South County Bank, South Venice, Florida; 100 percent of Peoples Bank of Hillsborough City, Tampa, Florida; and 100 percent of The First Bank of Marco Island, Collier County, Florida. 2/
- Chicago COUNTY BANKSHARES, INC., Blue Island, Illinois, for approval to acquire 100 percent of the voting shares of Heritage Bank of Oak Lawn, Oak Lawn, Illinois. 2/

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

APPLICATIONS RECEIVED - Continued

- Chicago Keystone Bancshares, Inc., Kankakee, Illinois, for approval to acquire at least 80 percent of the voting shares of Illinois Trust & Savings Bank, Ottawa, Illinois. 2/
- St. Louis Magna Group, Inc., Belleville, Illinois, for approval to acquire 100 percent of the voting shares of the successors by merger to The First National Bank in Columbia, Columbia, Illinois; First National Bank of Marissa, Marissa, Illinois; First National Bank of Smithton, Smithton, Illinois; and 100 percent of the voting shares of Freeburg Bancorp, Inc., Freeburg, Illinois and indirectly First National Bank of Freeburg, Freeburg, Illinois. 2/
- St. Louis Mercantile Bancorporation Inc., St. Louis, Missouri, for approval to acquire 100 percent of the voting shares of the successor by merger to First County Bank, Bloomfield, Missouri. 2/
- St. Louis Shawneetown Bancorp, Inc., Shawneetown, Illinois, for approval to acquire at least 80 percent of the voting shares of First National Bank in Golconda, Golconda, Illinois. 2/
- Minneapolis Duke Financial Group, Inc., St. Paul, Minnesota, for approval to acquire at least 80 percent of the voting shares of Flag, Inc., and indirectly Peoples State Bank of Cambridge, Cambridge, Minnesota. 2/
- Kansas City Valley Bank Holding Company, Security, Colorado, for approval to acquire 58.6 percent of the voting shares of Mountain National Bank, Woodland Park, Colorado. 2/
- Dallas Brazosport Corporation, Freeport, Texas, for approval to acquire 100 percent of the voting shares of Mercantile National Bank of Corpus Christi, Corpus Christi, Texas. 2/
- Dallas City National Bancshares, Inc., Carrollton, Texas, for approval to acquire at least 80 percent of the voting shares of Trinity Mills National Bank, Carrollton, Texas, a proposed new bank. 2/

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

APPLICATIONS RECEIVED - Continued

- Dallas First Huntsville Corporation, Huntsville, Texas, for approval to acquire 100 percent of the voting shares of First National Bank-South, Huntsville, Texas, a proposed new bank. 2/
- Dallas Fresnos Bancshares, Inc., Los Fresnos, Texas, for approval to acquire at least 80 percent of the voting shares of Sunrise Bank, Brownsville, 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

- Cleveland Society Corporation, Cleveland, Ohio, for approval to acquire 100 percent of the voting shares of Interstate Financial Corporation, Dayton, Ohio and indirectly The Third National Bank and Trust Company, Dayton, Ohio and Waynesville National Bank, Waynesville, Ohio. 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 United Banks Corporation, Hanover, New Hampshire, notification of intent to engage in de novo activities (in qualified real estate appraisals as would be performed by any such qualified person(s) and in accordance with the Board's Regulation Y) these activities would be performed in the border communities of New Hampshire and Vermont more commonly known as The Upper Valley, through its subsidiary, United Appraisals, Inc. (1/13/84)
- New York Midlantic Banks Inc., Edison, New Jersey, requests permission to establish a de novo office engaging in the following activities ((1) acquiring for its account or the accounts of others, loans and other extensions of credit as would normally be acquired by a factoring company of its type; (2) leasing personal property and equipment on a full payment basis, or acting as

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

agent, broker or advisor in the leasing thereof; and (3) servicing loans, and other extensions of credit for any person) at 1460 Broadway, New York, New York, through its subsidiary, Midlantic Commercial Co. (1/6/84)

- Cleveland Fifth Third Bancorp, Cincinnati, Ohio, for approval to expand the permissible areas of operation of its subsidiary, Money Station, Inc., to the states of Indiana, Kentucky, Michigan, Pennsylvania, and West Virginia, as well as Ohio and to include point of sale transactions as a future activity.
- Cleveland Society Corporation, Cleveland, Ohio, for approval to acquire 100 percent of the voting shares of Scioto Savings Association; Financial Interstate Life Insurance Company, Dayton, Ohio and 50 percent of the voting shares of Green Machine Network Corporation.
- Richmond Northwestern Financial Corporation, North Wilkesboro, North Carolina, notification of intent to engage in de novo activities (making, acquiring and servicing first mortgage loans such as would be made by a mortgage banking company) at 3414 Ashley Phosphate Road, North Charleston, South Carolina; Myrtle Beach, South Carolina and Hickory, North Carolina, through its subsidiary, Northwestern Mortgage Corporation (1/12/84)
- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida notification of intent to engage in de novo activities (in offering from additional offices, check verification services, including authorizing subscribing merchants to accept certain personal purchase money checks and obligating Verifications, Inc. to purchase properly verified checks which are subsequently dishonored) in Tampa, Florida; Clearwater, Florida; West Palm Beach, Florida; Pensacola, Florida and Montgomery, Alabama, or their surrounding metropolitan areas, as well as from existing offices of Verifications, Inc. and would be offered throughout the States of Florida and Alabama, through its subsidiary, Verifications, Inc. (1/9/84)
- Atlanta Citizens and Southern Georgia Corporation, Atlanta, Georgia, notification of intent to engage in de novo activities (in mortgage lending and mortgage banking activities, including the extension of direct loans to consumers, the purchase and discount of real estate loans and other extensions of credit, making, acquiring, servicing,

APPLICATIONS RECEIVED - Continued

or soliciting, for its own account or for the account of others, loans and other extensions of credit; and acting as agent for the sale of life, accident and health insurance directly related to its extensions of credit) these activities would be conducted in the States of Florida and Tennessee, through its subsidiary, Citizens and Southern Mortgage Company (FLA) (12/29/83)

Atlanta	Landmark Banking Corporation of Florida, Fort Lauderdale, Florida and Preferred Equity Investors of Florida, Inc., Knoxville, Tennessee, for approval to acquire Southwest Financial Services, Inc., Fort Myers, Florida; Southwest Mortgage Services, Inc., Fort Myers, Florida; and Southwest Data Services, Inc., Fort Myers, Florida.
Chicago	First Illinois Corporation, Evanston, Illinois, notification of intent to engage in <u>de novo</u> activities (in making and acquiring for its own account or for the account of others, loans and other extensions of credit such as would be made by a consumer finance company; and acting as agent for the sale of credit life, accident and health and property insurance directly related to its extensions of credit) these activities would be performed in the State of Illinois, Florida, Georgia, Kansas, Kentucky, Louisiana, North Carolina, Oklahoma, Texas and Virginia, through its subsidiary, First Illinois Finance Company (12/21/83)
Chicago	Firststar Corporation, Appleton, Wisconsin, notification of intent to engage in <u>de novo</u> activities (in trust and related services) the geographic scope of the activity will be the State of Wisconsin, through its subsidiary, Firststar Trust Company (1/4/84)
Chicago	MT. ZION BANCORP, INC., Mt. Zion, Illinois, notification of intent to engage in <u>de novo</u> activities (in general insurance activities in a town with a population of less than 5,000) the activities will be performed from offices in Mt. Zion and Dalton City, Illinois, serving these towns, through its subsidiary, MZB Diversified Insurance Inc. (1/4/84)
Minneapolis	Norwest Corporation, Minneapolis, Minnesota, notification of intent to relocate <u>de novo</u> 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 those companies [such sale of credit-related

APPLICATIONS RECEIVED - Continued

insurance being a permissible activity under Sub-paragraph D of Title VI of the Garn-St Germain Depository Institutions Act of 1982] and the offering for sale and selling of travelers checks) from 790 New Holland Avenue, Lancaster, Pennsylvania to 1834 Oregon Pike, Lancaster, Pennsylvania, serving Lancaster, Pennsylvania, through its subsidiaries, Norwest Financial America, Inc. and Norwest Financial Consumer Discount Company and from 10559 S.E. Price-Fuller Road, Portland Oregon to 8800 Bldg., Room 101, 8800 S. E. Sunnyside Road, Clackamas, Oregon, serving Clackamas, Oregon, other nearby suburbs of Portland, Oregon, and Portland, Oregon, through its subsidiary, Norwest Financial System Oregon, Inc. (1/12/84)

Dallas

Bankers Southwest Corporation, Dallas, Texas, notification of intent to engage in de novo activities (in acting as an investment and financial advisor to the extent of furnishing general economic information and advice, general economic statistical forecasting services and industry studies as well as providing portfolio investment advice to any other person and serving as an advisory company for a mortgage or real estate investment trust; providing bookkeeping and data processing for the internal operations of Bankers Southwest Corporation, its subsidiaries, and for others pursuant to 225.4(a)(8); leasing personal and real property or acting as an agent, broker, or advisor in leasing such property pursuant to 225.4(a)(6)(a) and (b)) at 1304 Elm Street, Dallas, Texas and One Financial Center, 800 Ferris Avenue, Waxahachie, Texas, the service area to be served shall be the state of Texas, for all activities referred to hereinabove; the non-banking activities shall be performed by both the Dallas and Waxahachie, Texas, offices, through its subsidiary, American Southwest Corporation (1/10/84)

San
Francisco

BankAmerica Corporation, San Francisco, California, for approval to expand the activities of its existing subsidiary, BA Futures, Inc., to include executing and clearing for nonaffiliated persons options on financial futures contracts in U.S. Government securities.

San
Francisco

California Commercial Bankshares, Santa Ana, California, notification of intent to engage in de novo activities (in mortgage lending activities including origination and sale of real estate secured loans) these activities will be conducted primarily within California (1/10/84)

APPLICATIONS RECEIVED - Continued

San
Francisco

Monarch Bancorp, Laguna Niguel, California, for approval to engage de novo in lending, through a proposed subsidiary, M. B. Mortgage Company, Inc., Laguna Niguel, California.

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REPORTS RECEIVED

None.

PETITIONS FOR RULEMAKING

None.