#### ANNOUNCEMENT BY

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM H.2, 1984 No. 37

Actions of the Board; Applications and Reports

Received During the Week Ending September 15, 1984

APPLICABLE RESERVE BANK	ACTIONS OF THE BOARD
	Adoption of amendments to Regulations G, T, and U to automatically permit brokers and dealers to lend on over-the-counter securities designated for trading in the National Market System (NMS) portion of NASDAQ (National Association of Securities Dealers Automated Quotations System) in conformance with Board's margin requirements; effective November 13, 1984.
Boston	USTrust/Middlesex, Cambridge, Massachusetts, proposal to merge with Natick Trust Company, Natick, Massachusetts; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Boston	Metro Bancorp, Inc., Melrose, Massachusetts, extension of time to November 18, 1984 within which to become a bank holding company through the acquisition of Metropolitan Bank and Trust Company, Melrose, Massachusetts. 1/
New York	Key Bank of Central New York, Syracuse, New York, proposal to purchase three branch offices of Monroe Savings Bank in Dansville, Hornellsville, and Corning, New York; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
New York	Washington Savings Bank, Hudson, New Jersey, proposal to sell a branch office to Haven Savings and Loan Association; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Philadelphia	BSB Financial Corporation, Trenton, New Jersey, extension of time to December 12, 1984, within which to become a bank holding company through the acquisition of the Broad Street National Bank of Trenton, Trenton, New Jersey. 1/

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

Richmond	Peoples Bank and Trust Company, Rocky Mount, North Carolina, proposed merger with County Bank and Trust Company, Morehead City, North Carolina; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Richmond	Peoples Bank of Charles Town, Charles Town, West Virginia, an investment in bank premises. 1/
Richmond	L.S.B. Bancshares, Inc., Lexington, South Carolina, extension of time to October 13, 1984, within which to become a bank holding company through the acquisition of The Lexington State Bank, Lexington, South Carolina. 1/
Richmond	Farmers and Miners Bank of Lee County, Pennington Gap, Virginia, extension of time within which to establish a branch near the intersection of State Route 694 and U.S. Highway 58, Lee County, Virginia. 1/
Richmond	First Virginia Bank of the Southwest, Christiansburg, Virginia, extension of time within which to establish a branch at the Evansham Square Shopping Center, Wytheville, Virginia. 1/
Atlanta	Home Bank, Inc., Guntersville, Alabama, an investment in bank premises. <u>1</u> /
Atlanta	Hancock Holding Company, Gulfport, Mississippi, extension of time to November 14, 1984, within which to become a bank holding company through acquisition of Hancock Bank, Gulfport, Mississippi. $\underline{1}/$
Atlanta	Jamestown Union Bancshares, Inc., Jamestown, Tennessee, extension of time to December 4, 1984, within which to become a bank holding company through the acquisition of Union Bank, Jamestown, Tennessee. 1/
Atlanta	First State Bank in Cordele, Cordele, Georgia, proposed merger with First State Interim Bank, Cordele, Georgia; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Atlanta	Citizens and Southern National Bank, Savannah, Georgia, proposed merger with First National Bank of Douglasville, Douglasville, Goergia; report to the Comptroller of the Currency on competitive factors. 1/

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

Atlanta	First American Bank & Trust, North Palm Beach, Florida, proposed merger with Marine State Bank, Tallahassee, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. <u>1</u> /
Chicago	First Colonial Bankshares Corporation, Chicago, Illinois, extension of time to September 30, 1984, within which to acquire Northwest American Bankshares Corporation, Chicago, Illinois. 1/
Chicago	West Central Illinois Bancorp, Inc., Monmouth, Illinois, extension of time to November 11, 1984, within which to become a bank holding company through the acquisition of The National Bank of Monmouth, Monmouth, Illinois. 1/
Chicago	Firstar Corporation, Appleton, Wisconsin, extension of time to December 14, 1984, within which to acquire State Bank of Green Valley, Green Valley, Wisconsin. $\underline{1}/$
Chicago	Two Rivers Bancorp, Inc., Prophetstown, Illinois, extension of time to December 17, 1984, within which to become a bank holding company through the acquisition of The First National Bank of Manluis, Manluis, Illinois; Tampico National Bank, Tampico, Illinois and the successor by merger to The Farmers National Bank of Prophetstown, Prophetstown, Illinois. 1/
Chicago	E. F. Wonderlic Company, Inc., Northfield, Illinois, extension of time to November 5, 1984, within which to become a bank holding company through the acquisition of Eagle Financial Services, Inc., Northfield, Illinois; State Bank of Richmond, Richmond, Illinois and to engage in consumer loans and related operations. 1/
St. Louis	Citizens Bank, Batesville, Batesville, Arkansas, extension of time to November 16, 1984, within which to establish a branch at the intersection of Highway 25 and U.S. Highway 167, Independence County, Arkansas. 1/
St. Louis	State Bank of Como, Como, Mississippi, proposed merger with the Bank of Crenshaw, Crenshaw, Mississippi; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Kansas City	Sears Kansas City Employees Federal Credit Union, Kansas City, Missouri, termination as a registered lender under Regulation G. 1/

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

under Regulation G. 1/

Kansas City	Citizens Bank, Albuquerque, New Mexico, proposal to merge with Western Bank, Albuquerque, New Mexico, under the charter and title of Western Bank, Albuquerque, New Mexico; report to the Federal Deposit Insurance Corporation on competitive factors. 1/
Kansas City	Mission State Bank, Lakewood, Colorado, a proposed new bank, extension of time to December 11, 1984, within which to accomplish membership in the Federal Reserve System. $\underline{1}/$
Dallas	Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to December 5, 1984, within which to acquire Texas Commerce Bank-Richardson, Richardson, Texas. $\underline{1}/$
Dallas	Texas Commerce Bancshares, Inc., Houston, Texas, extension of time to December 5, 1984, within which to acquire Texas Commerce Bank-Brookhollow, NA, Dallas, Texas. 1/
<u>D</u> allas	Unicorp Bancshares, Inc., Houston, Texas, extension of time to October 6, 1984, within which to acquire Unicorp Bancshares-Houston, Inc., Houston, Texas. 1/
Dallas	Tascosa Financial Corporation, Amarillo, Texas, extension of time to October 8, 1984, within which to acquire Tascosa National Bank South, Amarillo, Texas, <u>1</u> /
Dallas	Mercantile Texas Corporation, Dallas, Texas, extension of time to December 3, 1984, within which to acquire Southwest Bancshares, Inc., Houston, Texas. $\underline{1}/$
Dallas	Atlanta Bancorp, Inc., Atlanta, Texas, extension of time to December 13, 1984, within which to acquire The Atlanta National Bank, Atlanta, Texas. 1/
San Francisco	Alaska Continental Bancorp, Anchorage, Alaska, extension of time to December 18, 1984, within which to acquire Alaska Continental Bank, Anchorage, Alaska. 1/
San Francisco	First National Bank of Tempe, Tempe, Arizona, proposed acquisition of assets and assumption of liabilities of the Yuma, Parker, and Sun City West branches of Century Bank, Phoenix, Arizona, under the charter and title of the former; report to the Comptroller of the currency on competitive factors.

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

San Francisco BankAmerica International Financial Corporation, San Francisco, California, extension of time to September 6, 1985, within which to acquire additional shares of BA Finance and Securities (Thailand) Ltd., Bangkok, Thailand. 1/

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

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

Approved

Central Bank, Hollidaysburg, Pennsylvania. To establish Philadelphia

a branch office to be located in Barnsboro, Pennsylvania. 1/

Cleveland The Cortland Savings and Banking Company, Cortland, Ohio. To establish a branch at 2610 Elm Road, N.E., Warren,

Trumbull County, Ohio. 1/

Cleveland Society Bank of the Firelands, Vermillion, Ohio. To establish a branch at 4112 Milan Road, Sandusky, Erie

County, Ohio. 1/

The Peoples Bank of Mullens, Mullens, West Virginia. to Richmond

establish a branch office on State Route 97, Pineville,

West Virginia. 1/

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

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Approved

The CVB Bank, Rittman, Ohio, to acquire the Chippewa Valley Bank, Rittman, Ohio. 1/

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

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Not Disapproved High Country Investment Corporation, Idaho Springs, Kansas City Colorado. 1/

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

Approved Cleveland The CVB Bank, Rittman, Ohio. 1/

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

Digitized for FRASER http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis

Cleveland

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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

Approved
Chemical International Finance, Ltd., New York, New York:
requests specific consent to reorganize Chemical Bank's
holdings in the United Kingdom through the establishment
of a wholly-owned holding company subsidiary in the
United Kingdom, Chemical Holdings Limited.

Philadelphia

Forty-Five Day Notification Allowed to Expire

Mellon Bank, N.A., Greensburg, Pennsylvania: to make an additional investment in Mellon Bank Canada, Toronto, Ontario, Canada.

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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

Dallas

Pan American Bancorp, Inc., Dallas, Texas, for approval to acquire 100 percent of the voting shares of Pan American National Bank of Dallas, Dallas, Texas.

Returned

Kansas City

Jefferson National Corporation, Lakewood, Colorado, for approval to acquire 100 percent of the voting shares of Bank of Lakewood, N.A., Lakewood, Colorado.

Approved

Boston

Factory Point Bancorp, Inc., Manchester Center, Vermont, for approval to acquire 100 percent of the voting shares of The Factory Point National Bank of Manchester Center, Manchester Center, Vermont. 1/

Cleveland

First-Knox Banc Corp., Mount Vernon, Ohio, for approval to acquire 100 percent of the voting shares of The First-Knox National Bank of Mount Vernon, Mount Vernon, Ohio. 1/

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

Richmond	Baltimore Bancorp, Baltimore, Maryland, for approval to acquire 100 percent of the voting shares of The Bank of Baltimore, Baltimore, Maryland, and the successor by merger to The Savings Bank of Baltimore, Baltimore, Maryland. 1/
Atlanta	Southern National Banks, Inc., Fort Walton Beach, Florida, for approval to acquire 87.74 percent of the voting shares First National Bank of Okaloosa County, Fort Walton Beach, Florida. 1/
Chicago	First Shelby Financial Group, Inc., Shelbyville, Illinois, for approval to acquire 100 percent of the voting shares of First Trust Bank of Shelbyville, Shelbyville, Illinois. 1/
Kansas City	Snow Bankcorp, Inc., Dillon, Colorado, for approval to acquire 84 percent of the voting common shares of Snow Bank, N.A., Dillon, Colorado. 1/
Dallas	Grapeland Bancshares, Inc., Grapeland, Texas, for approval to acquire at least 80 percent of the voting shares of First State Bank, Grapeland, Texas. 1/
Dallas	Webster Bancshares, Inc., Minden, Louisiana, for approval to acquire at least 80 percent of the voting shares of Webster Bank & Trust Company, Minden, Louisiana. 1/
San Francisco	Valley Bancorporation, Sumner, Washington, for approval to acquire at least 90 percent of the voting shares of Bank of Sumner, Sumner, Washington. $\underline{1}/$

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

Returned

Kansas City

First Hugo Capital Corp., Hugo, Colorado, for approval to acquire 100 percent of the voting shares of First National Bank of Limon, Limon, Colorado.

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

	Approved
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of The National Bank of Findlay, Findlay, Ohio. 1/
Chicago	Magna Group, Inc., Belleville, Illinois, for approval to acquire 100 percent of the voting shares of the successors by merger of Central Illinois Banc Shares, Inc., Springfield, Illinois, and indirectly, Capitol Bank & Trust Company, Springfield, Illinois, and Millikin Bancshares, Inc., Decatur, Illinois, and indirectly, Millikin National Bank of Decatur, Decatur, Illinois.
Chicago	Valley Bancorporation, Appleton, Wisconsin, for approval to acquire 100 percent of the voting shares of The First National Bank of Rhinelander, Rhinelander, Wisconsin. 1/
Chicago	Valley Bancorporation, Appleton, Wisconsin, for approval to acquire 100 percent of the voting shares of Bank of Oregon, Oregon, Wisconsin. 1/
Chicago	Whitley Financial Corp., Marion, Indiana, for approval to acquire 15.79 percent of the voting shares of Bank of Henry County, New Castle, Indiana, a proposed new bank. 1/
Minneapolis	C.S.B. Financial Inc., Chetek, Wisconsin, for approval to acquire 80.18 percent of the voting shares of the voting shares of Bank of Barron, Barron, Wisconsin. 1/
Kansas City	Central Mortgage Bancshares, Inc., Warrensburg, Missouri, for approval to acquire 100 percent of the voting shares of Citizens State Bank of Nevada, Nevada, Missouri. 1/
Kansas City	First Company, Powell, Wyoming, for approval to acquire 100 percent of the voting common shares of Lovell National Bank, Lovell, Wyoming, a proposed new bank. $\underline{1}/$
Kansas City	United Bancorporation of Wyoming, Inc., Jackson, Wyoming, for approval to acquire at least 95 percent of the voting common shares of Shoshone - First National Bank, Cody, Wyoming. 1/
Dallas	Texas Capital Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Westwood

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

National Bank, Houston, Texas, a proposed new bank. 1/

Philadelphia

### ACTIONS OF THE BOARD - Continued

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

Philadelphia NCB Financial Corporation, Williamsport, Pennsylvania,

for approval to merge with Mid-State Bancorp, Inc., Altoona, Pennsylvania and indirectly acquire Mid-State

Bank and Trust Company, Altoona, Pennsylvania. 1/

Chicago Midwest Financial Group, Inc., Peoria, Illinois, for approval to acquire DeKalb Bancorp, Inc., De Kalb,

Illinois, and thereby acquire The DeKalb Bank, DeKalb,

Illinois. 1/

Minneapolis International Bancorporation, St. Paul, Minnesota, for

approval to acquire 100 percent of the voting shares of Northern National Bancshares, Inc., Bemidji, Minnesota and indirectly acquire The Northern National

Bank of Bemidji, Bemidji, Minnesota. 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

New York J.P. Morgan & Co., Incorporated, New York, New York, for approval to engage through its wholly owned subsidiary,

Morgan Futures Corporation, advisory services with respect

to certain financial futures and options on those futures.

NCB Financial Corporation, Williamsport, Pennsylvania, for approval to acquire Northern Central Life Insurance

Company, Phoenix, Arizona. 1/

Chicago DeKalb Bancorp, Inc., De Kalb, Illinois, for approval to

acquire The DeKalb Life Insurance Company, DeKalb,

Illinois. 1/

Kansas City

Cache Bancshares, Inc., Cache, Oklahoma, for approval to engage de novo in credit-related insurance acitvities

through Cache Insurance Agency, Inc., Cache, Oklahoma, and to acquire the assets and liabilities of Moore Insurance Agency of Cache, Oklahoma, Inc., Cache,

Oklahoma, a general insurance agency. 1/

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

#### Permitted

Boston

Chittenden Corporation, Burlington, Vermont, notification of intent to expand the geographic service area nationwide and to expand the activities to include (the making of direct loans to customers to acquire or to finance the construction of one-to-four family dwellings secured by valid first liens on related real property) through its subsidiary Chittenden Realty Credit Corporation (9/12/84) 3/

New York

Chemical New York Corporation, New York, New York, requests permission to engage in the following activities (soliciting, executing and clearing, for nonaffiliated persons on major exchanges, through a designated firm, futures contracts and options on futures contracts with respect to U.S. government securities, certificates of deposit and other money market instruments that a bank may buy and sell in the cash market, foreign exchange, and bullion) through its subsidiary, Chemical Futures, Inc., New York, New York (9/11/84) 3/

New York

North Fork Bancorporation, Inc., Mattituck, New York, notification of intent to engage in  $\frac{de}{acting}$  activities (leasing personal or real property and acting as agent, broker or advisor in leasing such property) through its subsidiary, North Fork Leasing Corp. (9/11/84) 3/

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

#### APPLICATIONS RECEIVED

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

Chicago Central State Bank, Muscatine, Iowa. To establish

offsite electronic facilities at the following locations: 1420 Park Avenue, Muscatine, Iowa; 4th and Cedar Streets,

Muscatine, Iowa; 807 Grandview, Muscatine, Iowa. 2/

Richmond Bank of Virginia, Richmond, Virginia. To establish a

branch at 201 South Leadbetter Road, Ashland, Virginia. 2/

New York Chemung Canal Trust Company, Elmira, New York. To establish a branch office on the northwest corner of West

Market Street and Bridge Street in the City of Corning.

County of Steuben, New York. 2/

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

New York F N S Bank of New York, New York, New York. 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 Citicorp, New York, New York, prior notification

of its intent to make an additional investment in Citibelsa - Assurantiemaatschappij Financia-Compagnie d'Assurances Financia AMF, N.V., S.A.,

Brussels, Belgium.

New York The Summit Bancorporation, Summit, New Jersey: requests consent to retain indirectly an interest in International Trading Corporation, an export trading company, a nonbank

Trading Corporation, an export trading company, a nonbank subsidiary of Ultra Bancorporation, Bridgewater, New

Jersey.

Minneapolis Chalfen Bankshares, Inc., Minneapolis, Minnesota, requests

consent to acquire 20 percent interest in International

Ice Group, London, England.

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.

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

Boston	Village Financial Corporation, Gilford, New Hampshire, for approval to acquire 100 percent of the voting shares of Village Bank & Trust Company, Gilford, New Hampshire. 2/
Philadelphia	Garden State Bancshares, Inc., Jackson, New Jersey, for approval to acquire 100 percent of the voting shares of Garden State Bank, Jackson, New Jersey. 2/
Cleveland	Comp One Corporation, Piqua, Ohio, for approval to acquire 100 percent of the voting shares of The Piqua National Bank and Trust Company, Piqua, Ohio. <u>2</u> /
Atlanta	B. B. Financial Corporation, Boca Raton, Florida, for approval to acquire at least 90 percent of the voting shares of Boca Bank, Boca Raton, Florida.
Atlanta	Tarpon Corporation, Tarpon Springs, Florida, for approval to acquire 100 percent of the voting shares of First National Bank, Tarpon Springs, Florida, a <u>de novo</u> bank.
Chicago	Arlington Bank Corporation, Arlington, Indiana, for approval to acquire 100 percent of the voting shares of Arlington State Bank, Arlington, Indiana. 2/
Chicago	Clintonville Bancshares, Inc., Clintonville, Wisconsin, for approval to acquire at least 83 percent of the voting shares of Dairyman's State Bank, Clintonville, Wisconsin. 2/
Chicago	F. and M. Bancorp of Tomah, Inc., Tomah, Wisconsin, for approval to acquire at least 80 percent of the voting shares of Farmers & Merchants Bank, Tomah, Wisconsin. 2/
Chicago	Hartwick Bancshares, Inc., Hartwick, Iowa, for approval to acquire at least 70.6 percent of the voting shares of Hartwick State Bank, Hartwick, Iowa. 2/
Chicago	Meadowview Bancorp, Inc., Chicago, Illinois, for approval to acquire at least 80 percent of the voting shares of First Bank of Meadowview, Kankakee, Illinois. <u>2</u> /

<sup>2/</sup> 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.

Chicago	M.S.B. Bancorporation, Inc., Marion, Wisconsin, for approval to acquire at least 90 percent of the voting shares of Marion State Bank, Marion, Wisconsin. 2/
Chicago	Plano Bancshares, Inc., Plano, Illinois, for approval to acquire 100 percent of the voting shares of Community Bank of Plano, Plano, Illinois. 2/
Chicago	Rigler Investment Co., New Hampton, Iowa, for approval to acquire at least 80 percent of the voting shares of Security State Bank, New Hampton, Iowa. $\underline{2}$ /
Chicago	Whittemore Bancshares, Inc., Whittemore, Iowa, for approval to acquire at least 80 percent of the voting shares of Farmers State Bank, Whittemore, Iowa. <u>2</u> /
St. Louis	Jack's Fork Bancorporation, Inc., Columbia, Missouri, for approval to acquire at least 80 percent of the voting shares of Bank of Mountain View, Mountain View, Missouri and acquire Summerville Bancshares, Inc., Summerville, Missouri and indirectly Summerville State Bank, Summerville, Missouri. 2/
St. Louis	Junction City Bancshares, Inc., Junction City, Arkansas, for approval to acquire at least 89 percent of the voting shares of Union State Bank, Junction City, Arkansas. $\underline{2}/$
Kansas City	Chariton County Bancshares, Inc., Brunswick, Missouri, for approval to acquire at least 80 percent of the voting shares of Chariton County Bank, Brunswick, Missouri. $\underline{2}/$
Kansas City	First Union Bancorp, Denver, Colorado, for approval to acquire 100 percent of the voting shares of First Union National Bank of Colorado, Denver, Colorado. <u>2</u> /
Kansas City	Landmark Bancshares, Inc., Denver, Colorado, for approval to acquire at least 80 percent of the voting shares of Landmark National Bank, Denver, Colorado. 2/
Kansas city	Mid Continent Bancshares, Inc., Blue Springs, Missouri, for approval to acquire at least 80 percent of the voting shares of Bank of Jacomo, Blue Springs, Missouri, and Ray County Bank, Richmond, Missouri. 2/

<sup>2/</sup> 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.

Kansas City	Rogers County Bank Holding Company, Claremore, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Rogers County Bank, Claremore, Oklahoma. 2/
Dallas	Brazos Valley Bancshares, Inc., Bryan, Texas, for approval to acquire at least 80 percent of the voting shares of Western National Bank, Bryan, Texas. $\underline{2}/$
Dallas	Coppell Financial Corporation, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Coppell Bank, N.A., Coppell, Texas, a proposed new bank. $\underline{2}/$
Dallas	Georgetown National Bank Holding Company, Georgetown, Texas, for approval to acquire at least 80 percent of the voting shares of Georgetown National Bank, Georgetown, Texas. 2/
Dallas	Union Central Corporation, Temple, Texas, for approval to acquire at least 93 percent of the voting shares of The First State Bank, Granger, Texas. 2/
San Francisco	Biltmore Bank Corp., Phoenix, Arizona, for approval to acquire 100 percent of the voting shares of Biltmore National Bank, Phoenix, Arizona, a proposed new bank. $\underline{2}/$
San Francisco	CoBank Financial Corporation, San Luis Obispo, California, for approval to acquire 100 percent of the voting shares of Commerce Bank of San Luis Obispo, N.A., San Luis Obispo, California. 2/

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

Cleveland Metropolitan Bancorp, Inc., Lima, Ohio, for approval to acquire 100 percent of the voting shares of United National Bank, Convoy, Ohio. 2/

Cleveland Pikeville National Corporation, Pikeville, Kentucky, for approval to acquire 100 percent of the voting shares of First Guaranty Bank, Martin, Kentucky. 2/

<sup>2/</sup> 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.

Atlanta First Citizens Corporation, Oneonta, Alabama, for approval to acquire 100 percent of the voting shares of First

Citizens Bank of Etowah, Glencoe, Alabama.

Chicago First American Corporation, Elk Grove Village, Illinois,

for approval to acquire 20.2 percent of the voting shares of Meadowview Bancorp, Inc., Chicago, Illinois and indirectly First Bank of Meadowview, Kankakee,

Illinois. 2/

Minneapolis Anchor Bancorp, Inc., Wayzata, Minnesota, for approval to acquire at least 97 percent of the voting shares of

Exchange State Bank, St. Paul, Minnesota. 2/

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

Kentucky Bancorporation, Inc., Covington, Kentucky, for Cleveland approval to merge with Northern Kentucky Bancshares, Inc., Covington, Kentucky and indirectly acquire Falmouth Deposit Bank, Falmouth, Kentucky and to merge with Kentucky National Corporation, Covington, Kentucky and indirectly

acquire Kentucky National Bank, Walton, Kentucky.

Florida National Banks of Florida, Inc., Jacksonville, Atlanta Florida, for approval to merge with Beacon Financial Corporation, Inc., Jupiter, Florida, and indirectly

acquire Lighthouse National Bank, Jupiter, Florida.

Volunteer Bancshares, Inc., Jackson, Tennessee, for approval St. Louis

to merge with First Selmer Bancshares, Inc., Selmer, Tennessee, and indirectly acquire First National Bank

of Selmer, Selmer, Tennessee.

Bank Management, Inc., Tecumseh, Nebraska, for approval Kansas City to merge with Tecumseh Bankshares, Inc., Tecumseh,

Nebraska; Johnson County Bank, Tecumseh, Nebraska; Sterling Bankshares, Inc., Tecumseh, Nebraska; Bank of Sterling, Sterling, Nebraska; Burchard Bankshares, Inc., Tecumseh, Nebraska; State Bank of Burchard,

Burchard, Nebraska.

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.

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

**Boston** 

Conifer/Essex Group, Inc., Worcester, Massachusetts, prior notification of intent to continue to engage in de novo activities (data processing and to expand the service area for said activities from the Commonwealth of Massachusetts) to include States of Connecticut, Maine, New Hampshire, New York, Rhode Island, and Vermont, through its subsidiary, Conifer Computer Services, Inc. (9/6/84)

New York

Chase Manhattan Corporation, New York, New York, prior notification of intent to engage in de novo activities (in operating an industrial loan and thrift company as authorized by Minnesota law including making and acquiring for its own account and for the account of others, secured and unsecured loans and other extensions of credit, such as consumer and business lines of credit, and installment loans; acting as insurance agent for credit life and disability insurance directly related to such lending activities; and the acceptance of deposits and similar instruments [other than demand deposits]) these activities will be conducted from an office at Normandale Center Drive, Bloomington, Minnesota, through its subsidiary, Chase Manhattan Financial Center, Inc. (9/11/84)

New York

First National State Bancorporation, Newark, New Jersey for approval to engage through FNS Bank of New York, New York, in consumer and mortgage lending, trust services and deposit-taking, including demand deposits; serving the New York City area.

Philadelphia

Susquehanna Bancshares, Inc., Lititz, Pennsylvania, notification of intent to engage in de novo activities (underwriting as reinsurer, credit life and accident and health insurance directly related to extensions of credit by Farmers First Bank and Citizens National Bank & Trust Company of Waynesboro, Pennsylvania, located in Lititz and Waynesboro, Pennsylvania, respectively) the geographic area to be served will be Southcentral, Pennsylvania, through its subsidiary, Susque-Bancshares Life Insurance Company, Phoenix, Arizona (9/10/84)

Richmond

First Charter Corporation, Concord, North Carolina, formerly Concord National, Inc., for approval to acquire Carolina Finance Company, Charlotte, North Carolina, thereby engaging in making consumer loans and acting as insurance agent.

#### Richmond

First Maryland Bancorp, Baltimore, Maryland and Allied Irish Banks Limited, Dublin, Ireland, notification of intent to engage in de novo activities (to expand its approved activity of underwriting, as reinsurer, credit life and credit disability insurance which is directly related to extensions of credit in Maryland and Delaware by the credit extending affiliates of First Maryland Bancorp, to include the underwriting of such coverages directly related to credit extensions in the State of Virginia by such affiliates) the activity would be conducted at the offices at the following location: 1421 East Thomas Road, Phoenix, Arizona, through its subsidiary, First Maryland Life Insurance Company (9/10/84)

#### Richmond

Northwestern Financial Corporation, Greensboro, North Carolina, notification of intent to engage in <u>de novo</u> activities (soliciting, closing, making, negotiating, acquiring and/or selling consumer or commercial mortgage loans [including conventional and alternative mortgage transactions] for its own account and/or the account of others and/or otherwise acting as mortgage broker or mortgage banker and acting as agent for the sale of credit life, health and accident and other credit-related insurance) through its subsidiary, Northwestern Equity Mortgage Corp., Wilkesboro, North Carolina (9/7/84)

#### Atlanta

Florida National Banks of Florida, Inc., Jacksonville, Florida, for approval to acquire Beacon Leasing Corporation, Jupiter, Florida, thereby engaging in leasing activities in the State of Florida and to acquire LNB Mortgage Corporation, Jupiter, Florida, thereby engaging in the origination, sales, servicing and brokerage of mortgage loans in the State of Florida.

#### Dallas

Alamo Corporation of Texas, Alamo, Texas, for approval to acquire Business Benefits Corporation, Houston, Texas, which engages in providing consultation and record keeping services for defined benefit and contribution retirement plans.

#### Dallas

Alamo Corporation of Texas, Alamo, Texas, for approval to acquire 100 percent of the voting shares of Alamo Trust Corporation, Alamo, Texas.

#### Dallas

Texas Valley Bancshares, Inc., Weslaco, Texas, for approval to acquire 100 percent of the voting shares of Texas Valley Information Systems, Inc., Weslaco, Texas.

San Francisco United Security Bancorporation, Chewelah, Washington, notification of intent to engage  $\frac{de}{de} = \frac{novo}{not}$  in the activity (leasing real and personal property) through its subsidiary, USB Leasing, Inc. (9/13/84)

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# REPORTS RECEIVED

None.

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## PETITIONS FOR RULEMAKING

None.