

**ANNOUNCEMENT BY  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1985 No. 28**

**Actions of the Board  
Applications and Reports Received  
During the Week Ending July 13, 1985**

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

Paul A. Volcker, testimony before the Subcommittee on Domestic Monetary Policy of the House Banking Committee on the Federal Reserve's views concerning regulation of the market for Treasury and federally sponsored agency securities.

Federal Reserve Board announced an extension from August 15 to September 30, 1985, of the comment period on its proposal regarding risks arising from transfer of book-entry securities on Fedwire. (Docket R-0515A)

Boston	Heritage Bank for Savings, Amherst, Massachusetts, proposed merger with Northampton Institution for Savings, Northampton, Massachusetts -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
New York	Norstar Bank of Long Island, Hempstead, New York -- investment in bank premises. 1/
New York	The First Jersey National Bank/West, Denville, New Jersey, proposed purchase of the assets and assumption of the liabilities of the Livingston Branches of The First Jersey National Bank, Jersey City, New Jersey -- report to the Comptroller of the Currency on competitive factors. 1/
Philadelphia	Commonwealth Bancshares Corporation, Williamsport Pennsylvania -- extension of time to October 10, 1985, within which to establish Commonwealth Bancshares Community Development Corp. 1/

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

## ACTIONS OF THE BOARD - Continued

Philadelphia	Bank of Delaware Corporation, Wilmington, Delaware -- extension of time to October 12, 1985, within which to establish Christiana Life Insurance Company, Phoenix, Arizona. 1/
Philadelphia	Penn Central Bancorp, Inc., Huntingdon, Pennsylvania -- extension of time to October 15, 1985, within which to acquire Hollidaysburg Trust Company, Hollidaysburg, Pennsylvania. 1/
Richmond	First Maryland Bancorp, Baltimore, Maryland, and Allied Irish Banks, Limited, Dublin, Ireland -- extension of time to October 10, 1985, within which to underwrite credit life and disability insurance on consumer loans in the state of Virginia. 1/
Richmond	Suburban Bancorp, Bethesda, Maryland -- extension of time to November 1, 1985, within which to acquire Suburban Bank/Washington, N.A., Washington, D.C., a proposed new bank. 1/
Richmond	Maryland National Corporation, Baltimore, Maryland -- extension of time to November 4, 1985, within which to acquire Maryland National Bank/D.C., Washington, D.C., a proposed new bank. 1/
Richmond	Dominion Bank, National Association, Roanoke, Virginia, proposed merger with Dominion Bank of the Cumberland, National Association, Haysi, Virginia -- report to the Comptroller of the Currency on competitive factors. 1/
Richmond	One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia -- extension of time to October 15, 1985, within which to acquire One Valley National Bank of Hurricane, Hurricane, West Virginia, a proposed new bank. 1/
Atlanta	Union Bank & Trust Company, Montgomery, Alabama -- investment in bank premises. 1/
Atlanta	Dadeland Bank, Miami, Florida -- investment in bank premises. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Atlanta      First National Bank of Florida, Tampa, Florida -- proposed merger with twelve banks throughout the State of Florida, all of which are subsidiaries of First Florida Banks, Inc., report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta      Citizens Bank & Trust Company, Louisville, Mississippi -- proposed merger with Citizens Interim Bank & Trust Company, report to the Federal Deposit Insurance on competitive factors. 1/
- Atlanta      Sweetwater Valley Corporation, Sweetwater, Tennessee -- extension of time to October 15, 1985, within which to acquire at least 80 percent of the voting shares of City and County Bank of McMinn County, Athens, Tennessee. 1/
- Atlanta      First Metropolitan Financial Corporation, Baton Rouge, Louisiana -- extension of time to October 9, 1985, within which to engage in making and servicing real estate loans through Metropolitan Mortgage Corp. 1/
- Atlanta      Barnett Banks of Florida, Inc., Jacksonville, Florida -- extension of time to October 26, 1985, within which to acquire outstanding shares of Barnett Bank of Hernando County, Florida, a proposed new bank. 1/
- Atlanta      University State Bank, Tampa, Florida -- proposed merger with New University State Bank, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta      First State Bank of Lamar County, Sulligent, Alabama -- proposed merger with Lamar Interim Bank, report to the Federal Deposit Insurance on competitive factors. 1/
- Atlanta      Mississippi River Bank, Belle Chasse, Mississippi -- proposed merger with MRR Bank, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- Chicago Midwest Commerce Banking Company, Elkhart, Indiana  
-- investment in bank premises. 1/
- Chicago First Oak Brook Bancshares, Inc., Oak Brook,  
Illinois -- extension of time to September 18,  
1985, within which to engage de novo in providing  
financial related courier services in Illinois,  
Indiana, and Wisconsin through F.O.B. Courier  
Express Corporation. 1/
- Chicago Comerica Incorporated, Detroit, Michigan --  
extension of time to October 3, 1985, within which  
to acquire 100 percent of Comerica Acceptance  
Corporation, and engage in the purchase of retail  
installment contracts on the sale of automobiles  
and retail automobile leasing. 1/
- Chicago Colonial Bank and Trust Company of Chicago,  
Chicago, Illinois -- proposed merger with CBT  
State Bank, Chicago, Illinois, under the charter  
and title of Colonial Bank and Trust Company of  
Chicago, report to the Federal Deposit Insurance  
Corporation on competitive factors. 1/
- Chicago Citizens Trust, Ann Arbor, Michigan -- proposed  
merger with CT Bank and Trust, under the charter  
and title of Citizens Trust, report to the  
Federal Deposit Insurance Corporation on  
competitive factors. 1/
- Chicago Chicago Bank of Commerce, Chicago, Illinois --  
proposed merger with Chicago Commerce Bank, under  
the charter and title of Chicago Bank of  
Commerce, report to the Federal Deposit Insurance  
Corporation on competitive factors. 1/
- Chicago All American Bank of Chicago, Chicago, Illinois  
-- proposed merger with AAB State Bank, under  
the charter and title of All American Bank of  
Chicago, report to the Federal Deposit Insurance  
Corporation on competitive factors. 1/
- Chicago The Illinois National Bank & Trust Co. of Rockford,  
Rockford, Illinois, proposed merger with American  
National Bank and Trust Co., report to the Comp-  
troller of the Currency on competitive  
factors. 1/

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

## ACTIONS OF THE BOARD - Continued

- Chicago            The Marine Corporation, Milwaukee, Wisconsin -- extension of time to August 8, 1985, within which to engage de novo through its subsidiary, The Marine Trust Company, N.A., in acting as investment or financial adviser. 1/
- Chicago            The Marine Corporation, Milwaukee, Wisconsin -- extension of time to October 6, 1985, within which to acquire 100 percent of the voting shares of the successor by merger to The Citizens National Bank of Stevens Point, Stevens Point, Wisconsin. 1/
- St. Louis          Bancenter One Group, Inc., Ellisville, Missouri -- extension of time to August 26, 1985, within which to acquire Bancenter One/St. Charles, N.A., St. Charles, Missouri, a proposed new bank. 1/
- St. Louis          Effingham State Bank, Effingham, Illinois -- investment in bank premises. 1/
- St. Louis          Bancenter One, Ellisville, Missouri -- proposed merger with Ellisville State Bank, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis          Farmers Deposit Bancorp, Eminence, Kentucky -- extension of time to October 14, 1985, within which to become a bank holding company through the acquisition of Farmers Deposit Bank. 1/
- St. Louis          United Missouri Bank of Paris, Paris, Missouri -- investment in bank premises. 1/
- St. Louis          National Bank of Commerce, Memphis, Tennessee -- proposed acquisition of certain assets and assumption of liability to pay deposits of three Memphis, Tennessee, branches of Home Federal Savings and Loan Association, report to the Comptroller of the Currency on competitive factors. 1/
- Kansas City        Central Bank of Denver, Denver, Colorado -- investment in bank premises 1/

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

## ACTIONS OF THE BOARD - Continued

- Dallas MNB Bancshares, Inc., Mesquite, Texas -- extension of time to October 6, 1985 within which to acquire Mesquite National Bank. 1/
- Dallas The Merchants and Farmers State Bank, Weatherford, Texas -- an investment in bank premises. 1/
- Dallas Independent Bancorp, Inc., Channelview, Texas -- redemption of its common stock. 1/
- San Francisco Biltmore Bank Corp, Phoenix, Arizona -- extension of time to October 16, 1985, within which to acquire Biltmore National Bank, a proposed new bank. 1/
- San Francisco South Umpqua State Bank, Roseburg, Oregon -- proposed acquisition of certain assets and assumption of certain deposit liabilities of the Roseburg Branch of Evergreen Federal Savings and Loan Association, Grants Pass, Oregon, report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Community Bank, Los Angeles, California -- proposed acquisition of certain assets and assumption of all of the deposit liabilities of The Santa Monica Branch of First Pacific Bank, Beverly Hills, California, report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

**ACTIONS OF THE BOARD - Continued****To Establish a Domestic Branch Pursuant to  
Section 9 of the Federal Reserve Act****Approved**

Richmond	United Virginia Bank, Richmond, Virginia-- to establish a branch at 2108 West Laburnum Avenue, Richmond, Virginia. 1/
Atlanta	Georgia Railroad Bank & Trust Company, Augusta, Georgia -- to establish a branch at 3602 Walton Way, Augusta, Georgia. 1/
Dallas	Merchants and Farmers State Bank, Weatherford, Texas -- to establish a branch at 1406 Santa Fe, Weatherford, Texas. 1/

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

Dallas	Lake Buchanan State Bank, Buchanan Dam, Texas. 1/
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**Issued Intent Not to Disapprove Change of Control  
Pursuant to Change in Bank Control Act of 1978****Not Disapproved**

Boston	Seabrook Bank and Trust Co., Seabrook, New Hampshire. 1/
Kansas City	Third Bancshares Corporation, Sedalia, Missouri. 1/
San Francisco	Santiam Valley Bank, Aumsville, Oregon. 1/

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

## ACTIONS OF THE BOARD - Continued

Applications and Notifications for International Investments and Other Action 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

Sixty-Day Notification Period Allowed to Expire

New York      Bankers International Corporation, New York, New York-- no objection to invest in its wholly-owned indirect subsidiary, Bankers Trust Holdings (UK) Limited, which will then invest in Bankers Trust International Ltd., both located in London, England.

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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

Atlanta      Florida State Bancshares, Inc., Destin, Florida -- for approval to acquire 100 percent of the voting shares of Florida State Bank, Destin, Florida. 1/

Approved

Philadelphia      Community Financial Corporation, Littlestown, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Community National Bank of Southern Pennsylvania, Littlestown, Pennsylvania. 1/

Atlanta      First Camden Bancorporation, St. Marys, Georgia -- for approval to acquire 100 percent of the voting shares of First National Bank of Camden County, St. Marys, Georgia. 1/

Atlanta      First National Shares of Louisiana, Baton Rouge, Louisiana -- for approval to acquire 80 percent of the voting shares of First National Bank of East Baton Rouge, Baton Rouge, Louisiana. 1/

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



## ACTIONS OF THE BOARD - Continued

Atlanta	Madison Bank Corp., Madison, Georgia -- for approval to acquire at least 96.35 percent of the voting shares of Bank of Madison, Madison, Georgia. 1/
Chicago	Darmen Financial of Wisconsin, Incorporated, Fennimore, Wisconsin -- for approval to acquire at least 97.3 percent of the voting shares of The First State Bank in Fennimore, Fennimore, Wisconsin. 1/
Chicago	FM Fincorp, Laotto, Indiana -- for approval to acquire 100 percent of the voting shares of Farmers & Merchants Bank, Laotto, Indiana. 1/
Chicago	KGG Ban Corp., Hampton, Iowa -- for approval to acquire 97.2 percent of the voting shares of Community State Bank, Rockwell, Iowa. 1/
St. Louis	River Bend Bancshares, Inc., Wood River, Illinois -- for approval to acquire 80 percent of the voting shares of Illinois State Bank of East Alton, East Alton, Illinois. 1/
St. Louis	Warrick Financial Corporation, Boonville, Indiana -- for approval to acquire 100 percent of the voting shares of the successor by merger to Warrick National Bank of Boonville, Boonville, Indiana. 1/
Minneapolis	Citizens Bancorporation of New Ulm, Inc., New Ulm, Minnesota -- for approval to acquire at least 80 percent of the voting shares of Citizens Bank of New Ulm, New Ulm, Minnesota. 1/
Minneapolis	Cosmos Bancorporation, Inc., Cosmos, Minnesota -- for approval to acquire 100 percent of the voting shares of First State Bank of Cosmos, Cosmos, Minnesota. 1/
Minneapolis	Tolna Bancorp., Inc., Tolna, North Dakota -- for approval to acquire at least 80 percent of the voting shares of The Farmers & Merchants State Bank, Tolna, North Dakota. 1/
Kansas City	Amcorp Financial, Inc., Ardmore, Oklahoma -- for

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

**ACTIONS OF THE BOARD - Continued**

approval to acquire 80 percent of the voting shares of American National Bank, Ardmore, Oklahoma. 1/

Kansas City      Rock Springs American Bancorporation, Inc., Rock Springs, Wyoming -- for approval to acquire 100 percent of the voting shares of The American National Bank of Rock Springs, Rock Springs, Wyoming. 1/

Dallas            Ft. Elliott Bancshares, Inc., Mobeetie, Texas -- for approval to acquire at least 86.4 percent of the voting shares of The First State Bank of Mobeetie, Mobeetie, Texas. 1/

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

**Approved**

Chicago            Ontario Bancorporation, Inc., Ontario, Wisconsin -- for approval to acquire 80 percent or more of the voting shares of Genoa State Bank, Genoa, Wisconsin. 1/

Chicago            State Financial Services Corporation, Hales Corners, Wisconsin -- for approval to acquire 100 percent of the voting shares of University National Bank, Milwaukee, Wisconsin. 1/

St. Louis          Exchange Bancshares, Inc., El Dorado, Arkansas -- for approval to acquire 100 percent of the voting shares of Citizens Bank, Strong, Arkansas. 1/

St. Louis          Financial Dominion of Kentucky, Inc., Radcliff, Kentucky -- for approval to acquire at least 99.6 percent of the voting shares of Farmers Deposit Bank, Brandenburg, Kentucky. 1/

Kansas City        First Central Bancorp, Inc., Phoenix, Arizona -- for approval to acquire 100 percent of the voting shares of First Central Bank, Phoenix,

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

**ACTIONS OF THE BOARD - Continued****Arizona.**

- Kansas City      United Banks of Colorado, Inc., Denver, Colorado --  
for approval to acquire 100 percent of the  
voting shares of United Bank of Westminster,  
Westminster, Colorado, a proposed new bank. 1/
- Kansas City      First City Bancorporation of Texas Inc., Houston,  
Texas -- for approval to acquire 100 percent  
of the voting shares of First City Bank-Sioux  
Falls, N.A., Sioux Falls, South Dakota, a  
proposed new bank.
- Dallas            Ruston Bancshares, Inc., Ruston, Louisiana -- for  
approval to acquire at least 9.6 percent of  
the voting shares of Security Bancshares, Inc.,  
Louisiana and indirectly Security Bank, Monroe,  
Louisiana. 1/

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

**Withdrawn**

- Chicago           First Cicero Banc Corporation, Oak Brook, Illinois  
--for approval to acquire First Harvey Banc  
Corporation, and La Grange Park Banc Corporation  
both of Oak Brook, Illinois.

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

**Withdrawn**

- Richmond        Maryland National Corporation, Baltimore, Maryland  
-- to engage de novo (in selling credit life,  
disability, or involuntary unemployment  
insurance) the activities would be conducted  
nationwide throughout its subsidiary, Maryland

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

**ACTIONS OF THE BOARD - Continued**

National Leasing Corporation, Towson, Maryland  
(7/9/85)

Approved

Atlanta                      First Railroad & Banking Company of Georgia,  
Augusta, Georgia -- for approval to  
acquire Decimus Data Services Corporation  
located in the following cities: Chicago, Illi-  
nois; Piscataway, New Jersey; Nashville,  
Tennessee; Knoxville, Tennessee; Pittsburgh,  
Pennsylvania; Boston, Massachusetts and  
Columbia, South Carolina. 1/

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

## ACTIONS OF THE BOARD - Continued

Permitted

- New York      The Chase Manhattan Corporation and Chase Manhattan National Corporation, both in New York, New York -- to engage de novo (in selling credit life, disability, or involuntary unemployment insurance) to be conducted on a nationwide basis, through any of their existing subsidiaries or subsidiaries yet to be formed (7/11/85) 3/
- Cleveland      Commonwealth Trust Bancorp, Inc., Covington, Kentucky -- to engage de novo (in full payout personal and real property leasing) through its subsidiary Commonwealth Banclease, Inc., Covington, Kentucky. (7/7/85) 3/
- Chicago      First Wisconsin Corporation, Milwaukee, Wisconsin -- to engage de novo (any insurance activity engaged in by a bank holding company or a subsidiary that was approved by the Board prior to January 1, 1971) to include the entire United States, through its subsidiary, First Wisconsin Insurance Services, Inc., Milwaukee, Wisconsin. (7/6/85) 3/
- Chicago      Northwest Suburban Bancorp, Inc., Mt. Prospect, Illinois -- to engage de novo (in making, acquiring, and/or servicing loans for itself or for others of the type made by a sales finance company; engaging in full pay-out personal and real property leasing) through its subsidiary NSB Finance, Inc., Mt. Prospect, Illinois. (7/10/85) 3/
- Dallas      Interfirst Corporation, Dallas, Texas -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company) throughout the United States, through Interfirst Mortgage Company, Corsicana, Texas (formerly Old Reliable Mortgage Company) (7/11/85) 3/
- Dallas      New Ulm Financial Corporation, New Ulm, Texas -- to engage de novo (in providing to others financially related data processing and data transmission services, facilities, and data leases; or access to them) through its

3/ Notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.

## ACTIONS OF THE BOARD - Continued

subsidiary, New Ulm Service Corporation, New  
Ulm, Texas. (7/12/85) 3/

- San Francisco    Lloyds Bank, PLC, London, England -- to engage de  
                  novo (in making, acquiring, and/or servicing  
                  loans for itself or for others of the type  
                  made by a commercial finance company) the  
                  geographic area to be served is the United  
                  States, through Lloyds (New Orleans) Incorporated  
                  (7/9/85) 3/
- San Francisco    Mission Valley Bancorp, Pleasanton, California --  
                  to engage de novo (engaging in full pay-out  
                  personal and real property leasing).  
                  (7/10/85) 3/
- San Francisco    Mission Valley Bancorp, Pleasanton, California --  
                  to engage de novo (in making, acquiring, and/or  
                  servicing loans for itself or for others of the  
                  type made by a mortgage company). (7/10/85) 3/
- San Francisco    Valley Utah Bancorporation, Salt Lake City, Utah  
                  -- to engage de novo (selling credit life,  
                  disability, or involuntary unemployment  
                  insurance; underwriting credit life insurance  
                  on consumer loans) these activities are to be  
                  conducted throughout the State of Utah  
                  (7/12/85) 3/

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3/ Notification processed by Reserve Bank on behalf of the Board  
of Governors under delegated authority.

ACTIONS OF THE BOARD - Continued

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Redemption of Shares

Approved

Minneapolis	Osceola Bancorporation, Inc., Osceola, Wisconsin. 1/
Dallas	Independent Bancorp, Inc., Channelview, Texas. 1/

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1/ Application processed 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

New York	Irving Trust Company, New York, New York -- to establish a branch at 68 William Street, New York, New York. 2/
Philadelphia	Central Bank, Holidaysburg, Pennsylvania -- to establish a branch office to be located at 125-129 South Juliana Street, Bedford, Pennsylvania. 2/
Cleveland	The Ohio Bank and Savings Company, Findlay, Ohio -- to establish a branch office in Columbus, Ohio. 2/
Cleveland	Lorain County Bank, Elyria, Ohio -- to establish a customer bank communication terminal at Oberlin College, Oberlin, Ohio. 2/
Richmond	Bank of The Commonwealth, Norfolk, Virginia -- to establish a branch at 7530 Tidewater Drive, Norfolk, Virginia. 2/
Chicago	First Interstate Bank of Wisconsin, Sheboygen, Wisconsin -- to establish an offsite electronic facility at SuperAmerica, 1300 Military Avenue, Green Bay, Wisconsin. 2/
Chicago	First Interstate Bank of Wisconsin, Sheboygen, Wisconsin -- to establish an offsite electronic facility at SuperAmerica, 610 West Walnut Street, Green Bay, Wisconsin. 2/
Dallas	First City Bank of Corpus Christi, Corpus Christi, Texas -- to establish a branch at 418 South Alister, Port Aransas, Texas. 2/
San Francisco	Silicon Valley Bank, San Jose, California -- for a branch office in vicinity of El Camino Real and Page Mill Road, City of Palo Alto, Santa Clara County, California. 2/

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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

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

Chicago            LSB Bank, Linden, Indiana. 2/

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

Chicago            Linden State Bank, Linden, Indiana -- to merge with  
LSB Bank, Linden, Indiana. 2/

San Francisco    First Interstate Bank of California, Los Angeles,  
California -- to acquire certain assets and  
assume certain deposit liabilities of First  
Interstate Bank, Ltd., Los Angeles,  
California. 2/

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

Atlanta            Rhea County Financial Corporation, Spring City,  
Tennessee -- for approval to acquire 100  
percent of the voting shares of First Bank  
of First Bank of Rhea County, Spring City,  
Tennessee. 2/

**Correction:**

Chicago            The application of Citizens Bancshares, Inc.,  
Walnut, Illinois -- for approval to acquire 80  
percent or more of the voting shares of  
Citizens First State Bank of Walnut, Walnut,  
Illinois which appeared on H.2 No. 25, 1985  
as received was put on in error; it should  
have appeared as an extension.

Dallas            Crown Bancshares, Inc., San Antonio, Texas -- for  
approval to acquire 100 percent of the voting  
shares of Crown Bank, N.A., San Antonio, 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 Atlanta Bancshares, Inc., Atlanta, Texas -- for approval to acquire 80 percent of the voting shares of The First National Bank of Atlanta, Atlanta, Texas. 2/

Dallas Thornton Bancshares, Inc., Thornton, Texas -- for approval to acquire 99.166 percent of the voting shares of First State Bank, Thornton, Texas. 2/

San Francisco Alaska Northern Banc Corp., Fairbanks, Alaska -- for approval to acquire 100 percent of the voting shares of Alaska National Bank of the North, Fairbanks, Alaska. 2/

San Francisco First National Bancorp, Inc., Phoenix, Arizona -- for approval to acquire 100 percent of the voting shares of First National Commerce Bank, Phoenix, Arizona, a proposed new bank. 2/

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

Chicago Firs nabanco, Inc., Viroqua, Wisconsin -- for approval to acquire 96.1 percent of the voting shares of Citizens State Bank, Trempealeau, Wisconsin. 2/

Minneapolis Hunter Holding Company, Hunter, North Dakota -- for approval to acquire 100 percent of the voting shares of First State Bank of Hope, Hope, North Dakota.

Kansas City Citadel Bankshares, Inc., Wichita, Kansas -- for approval to acquire 86.7 percent of the voting shares of Augusta Bank and Trust, Augusta, Kansas and to acquire 99.8 percent of the voting shares of Montgomery County Financial Corporation, Independence, Kansas and indirectly acquire Independence State Bank, Independence, Kansas. 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

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

- Chicago            Bank of Montreal, Montreal, Canada -- to engage de novo through its wholly-owned subsidiary, Harris Futures Corporation, Chicago, Illinois, in the execution and clearance of the Municipal Index Product and Stock Index Products hereinafter described on the major commodity exchanges for unaffiliated persons.
- Chicago            Bankmont Financial Corp., New York, New York -- to engage de novo through its wholly-owned subsidiary, Harris Futures Corporation, Chicago, Illinois, in the execution and clearance of Municipal Index Product and Stock Index Products hereinafter described on the major commodity exchanges for unaffiliated persons.
- Chicago            Harris Bankcorp, Inc., Chicago, Illinois -- to engage de novo through its wholly-owned subsidiary, Harris Futures Corporation, Chicago, Illinois, in the execution and clearance of the Municipal Index Product and Stock Index Products hereinafter described on the major commodity exchanges for unaffiliated persons.
- Chicago            Illinois Neighborhood Development Corporation, Chicago, Illinois -- to engage de novo (engaging in community development activities) through a subsidiary to be established, Genecorp Development Corporation, Chicago, Illinois, a wholly-owned subsidiary of The Neighborhood Institute, Chicago, Illinois (7/12/85)
- Chicago            MWA Bancorporation, Estherville, Iowa -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company) through a subsidiary to be established, General Commercial Services, Ltd., Estherville, Iowa. (7/10/85)
- Chicago            North Community Bancorp, Inc., Chicago, Illinois -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through a

**APPLICATIONS RECEIVED - Continued**

subsidiary to be establish, Community Mortgage Company, Chicago, Illinois. The geographic area to be served will be the State of Illinois. (7/1/85)

- Kansas City      Nebanco, Inc., Wallace, Nebraska -- to indirectly engage in the sale of credit-related life, and accident and health insurance, through purchase of stock of American Corporation, North Platte, Nebraska.
- San Francisco    Centennial Beneficial Corp., Orange, California -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) acting as general partner to organize and sponsor Centennial Mortgage Income Fund II, a California limited partnership.

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**REPORTS RECEIVED**

None.

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**PETITIONS FOR RULEMAKING**

None.