

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

**H.2, 1985 No. 33**

**Actions of the Board**  
**Applications and Reports Received**  
**During the Week Ending August 17, 1985**

**APPLICABLE  
RESERVE BANK**

**ACTIONS OF THE BOARD**

Federal Reserve Board issued an interpretation that a bank holding company may not relocate a subsidiary bank from one state to another without prior approval under the Bank Holding Company Act and compliance with the requirements of the Douglas Amendment to the Act, which limits the interstate expansion of holding companies.

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|-----------|--|
| Boston    | Bank of Boston Corporation, Boston, Massachusetts -- extension of time to November 19, 1985, within which to acquire RIHT Financial Corporation, Providence, Rhode Island. 1/  |
| Cleveland | The Century National Bank and Trust Company, Rochester, Pennsylvania, proposed acquisition of the Moon Township Office of Equibank, Latrobe, Pennsylvania -- report to the Comptroller of the Currency on competitive factors. 1/  |
| Cleveland | The Century National Bank and Trust Company, Rochester, Pennsylvania, proposed merger with The National Bank of Beaver County, Monaca, Pennsylvania, and The First National Bank of Midland, Midland, Pennsylvania, under the charter and title of The Century National Bank and Trust Company -- report to the Comptroller of the Currency on competitive factors. 1/ |
| Richmond  | Bancshares 2000, Inc., McLean, Virginia -- extension of time to November 5, 1985, within which to become a bank holding company through the acquisition of Bank 2000, N.A., McLean, Virginia, a proposed new bank. 1/  |

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

## ACTIONS OF THE BOARD - Continued

- Richmond First Union National Bank, Charlotte, North Carolina, proposed merger with Northwestern Bank, North Wilkesboro, North Carolina, under the charter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Guyan Bancshares, Inc., Gilbert, West Virginia -- extension of time to December 5, 1985, within which to acquire American National Bank, Logan West Virginia. 1/
- Richmond Hagerstown Trust Company, Hagerstown, Maryland, proposed acquisition of three branches of Maryland National Bank, Baltimore, Maryland -- report to the Federal Deposit Insurance on competitive factors. 1/
- Atlanta The Nashville Holding Company, Nashville, Georgia -- extension of time to September 8, 1985, within which to become a bank holding company through the acquisition of The Citizens Bank, Nashville, Georgia. 1/
- Chicago The American National Bank of Noblesville, Noblesville, Indiana, proposed merger with The National Bank of Noblesville -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago The First National Bank of Geneva, Geneva, Illinois, proposed merger with FNB Geneva, National Association -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Heritage Bank and Trust Company, Crest Hill, Illinois, proposal to sell its assets, subject to liabilities, to Joliet Federal Savings and Loan Association, Joliet, Illinois -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Keeco, Inc., Chicago, Illinois -- extension of time to November 1, 1985, within which to acquire 11.02 percent of the voting shares of Round Lake Bankcorp, Inc., and indirectly First State Bank of Round Lake. 1/
- Chicago Round Lake Bankcorp, Inc., Round Lake, Illinois -- extension of time to November 1, 1985, within which to become a bank holding company through the acquisition of 100 percent of the voting shares of

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

## ACTIONS OF THE BOARD - Continued

the successor by merger to First State Bank of Round Lake. 1/

- Chicago Shelby County State Bank, Shelbyville, Illinois -- investment in bank premises. 1/
- St. Louis Bank of Oldham County, LaGrange, Kentucky, proposed merger with BOC Bank, Inc., LaGrange, Kentucky -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis First Tennessee National Corporation, Memphis, Tennessee -- extension of time to November 16, 1985, within which to engage de novo in acting as a futures commission merchant on major commodity exchanges with respect to futures contracts on bullion, foreign exchange, government securities, certificates of deposit, and certain other money market instruments, through its subsidiary, FTB Futures Corporation, Memphis, Tennessee. 1/
- St. Louis Kennett National Bank, Kennett, Missouri, proposed merger with KNB National Bank, Kennett, Missouri -- report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Peoples Commerce Corporation, North Carrollton, Mississippi -- extension of time to November 13, 1985, within which to become a bank holding company through the acquisition of at least 80 percent of the voting shares of Peoples Bank and Trust Company, North Carrollton, Mississippi. 1/
- Dallas Texas Commerce Bancshares, Inc., Houston, Texas -- denial of its request for a further extension of time to acquire and open Texas Commerce Bank-Richardson, N.A., Richardson, Texas, a proposed new bank. 1/
- Dallas Texas First Financial Corporation, Dallas, Texas -- extension of time to November 24, 1985, within which to acquire Dallas International Bank. 1/
- Dallas Wesleyan Bank, N.A., Houston, Texas, proposed merger with New Wesleyan Bank, Houston, Texas -- report to the Comptroller of the Currency 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

- San Francisco Cashmere Valley Bank, Cashmere, Washington, proposed merger with Columbia Valley Bank, Wenatchee, Washington, under the charter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Fallon National Bank of Nevada, Fallon, Nevada, proposed purchase of the Austin Branch of Nevada National Bank, Reno, Nevada -- report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco Moore Financial Group, Boise, Utah -- extension of time to August 5, 1985, within which to divest certain properties held by Moore Financial of Utah. 1/
- San Francisco Rainier National Bank, Seattle, Washington, proposed merger with Suburban State Bank, Silverdale, Washington, under the charter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
- San Francisco U. S. Bancorp, Portland, Oregon -- extension of time for one year from various dates within which to divest certain properties acquired between July 1, 1983, and September 30, 1983, by its subsidiaries. 1/
- San Francisco Zions First National Bank, Salt Lake City, Utah, proposed merger with Tracy-Collins Bank and Trust Company, Salt Lake City, Utah, under the charter and title of the former -- report to the Comptroller of the Currency 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**

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

**Approved**

Richmond                   New Martinsville Bank, New Martinsville, West Virginia. 1/

Richmond                   Shawsville Interim Bank, Inc., Shawsville, Virginia. 1/

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

**Approved**

Richmond                   Bank of Virginia, Richmond, Virginia -- to establish a branch at 2011 Crystal Park Drive, Arlington, Virginia. 1/

Atlanta                    Bayshore Bank of Florida, Miami, Florida -- to establish a branch located at 12005 Southwest 26 Street, Miami, Florida. 1/

Chicago                    First Interstate Bank of Wisconsin, Sheboygan, Wisconsin -- to establish an offsite electronic facility at SuperAmerica, 610 West Walnut Street, Green Bay, Wisconsin. 1/

Chicago                    First Interstate Bank of Wisconsin, Sheboygan, Wisconsin, -- to establish an offsite electronic facility at SuperAmerica, 1300 Military Avenue , Green Bay, Wisconsin. 1/

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

**Approved**

Richmond                   The Buffalo Bank, Eleanor, West Virginia -- to merge with First Community Bank - Winfield, Winfield, West Virginia. 1/

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

**ACTIONS OF THE BOARD - Continued**

Richmond                    Shawsville Interim Bank, Inc., Shawsville, Virginia,  
to merge with Bank of Shawsville, Shawsville,  
Virginia. 1/

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

**Not Disapproved**

Chicago                    B.O.Y. Bancorp, Inc., Yorkville, Illinois. 1/

Kansas                    Community Bancshares of Tulsa, Inc., Tulsa,  
Oklahoma. 1/

Dallas                    First Canyon Bancshares, Inc., Canyon, Texas. 1/

San Francisco            Mr. Colburn Thomasons' Notice of Change in Control  
involving his increase in investment of Fresno  
Bancorp, Fresno, California. 1/

San Francisco            Mr. Larry Shehadey's Notice of Change in Control  
involving his increase in investment of Fresno  
Bancorp, Fresno, California. 1/

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**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**

**Approved**

Boston                    The First National Bank of Boston, Boston,  
Massachusetts -- notification of intent to make an  
additional investment through Boston Overseas  
Financial Corporation, Boston, Massachusetts, in  
Edge's wholly-owned subsidiary, Boston Financial  
Limited, Melbourne, Victoria, Australia.

New York                    Chemical International Finance, Ltd., New York, New  
York -- grants consent to make an additional  
investment, directly or indirectly, in Chemical  
Australia International Limited, Melbourne,  
Australia.

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

**ACTIONS OF THE BOARD - Continued**

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

**Returned**

- Chicago IUC Holding, Inc., Columbus, Indiana -- for approval to acquire 100 percent of the voting shares of Midwest National Bank, Indianapolis, Indiana.
- Dallas Sun Belt Bancshares Corporation, Conroe, Texas -- for approval to acquire at least 51 percent of the voting shares of National Bank of Conroe, Conroe, Texas.

**Approved**

- Chicago Horizon Bancorp Employee Stock Ownership Plan, Michigan City, Indiana -- for approval to acquire 30.95 percent of the voting shares of Horizon Bancorp, Michigan City, Indiana and indirectly acquire The First Merchants National Bank of Michigan City, Michigan City, Indiana. 1/
- St. Louis Crockett County Bancshares, Inc., Bells, Tennessee -- for approval to acquire 100 percent of the voting shares of Bells Banking Company, Bells, Tennessee.
- St. Louis Security Bancorp of Tennessee, Inc., Halls, Tennessee -- for approval to acquire 100 percent of the voting shares of the successor by merger to Gates Banking and Trust Company, Gates, Tennessee; Bank of Halls, Halls, Tennessee; Security State Bank, Newbern, Tennessee. 1/
- Dallas Carlsbad Bancorporation, Inc., Carlsbad, New Mexico -- for approval to acquire 100 percent of the voting shares of The Carlsbad National Bank, Carlsbad, New Mexico.
- Dallas Coble Bankshares, Inc., Waco, Texas -- for approval to acquire 100 percent of the voting shares of First Consolidated Bank-Hewitt, Hewitt, Texas. 1/
- Dallas The Equitable Company of Texas, Dallas, Texas -- for approval to acquire 24.9 percent of the nonvoting, Series A, preferred stock, and common stock warrants of United Bank, N.A.. Midland, Texas.

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

**ACTIONS OF THE BOARD - Continued**

- Dallas Laredo Bankcorp, Inc., Zapata, Texas -- for approval to acquire 100 percent of the voting shares of Falcon National Bank, Laredo, Texas, a proposed new bank. 1/
- Dallas SW Financial Group, Inc., Fort Worth, Texas -- for approval to acquire 100 percent of the voting shares of Park West State Bank, Fort Worth, Texas, a proposed new bank.
- Dallas Wesleyan Bancshares, Inc., Texas -- for approval to acquire 100 percent of the voting shares of Wesleyan Bank, N.A., Houston, Texas. 1/
- San Francisco Southern Arizona Bancorp, Yuma, Arizona -- for approval to acquire 100 percent of the voting shares of Southern Arizona Bank of Yuma, Yuma, Arizona. 1/

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

- New York United Counties Bancorporation, Cranford, New Jersey -- for approval to acquire up to 22.00 percent of Franklin Bancorp, Somerset, New Jersey.

**Returned**

- Boston Green Mountain Financial Services Corporation, Wilmington, Delaware -- for approval to acquire an additional 20.83 percent of the voting shares of The Green Mountain Bank, Winhall Township, Vermont. 1/
- Chicago Irwin Union Corporation, Columbus, Indiana -- for approval to acquire 100 percent of the voting shares of IUC Holding, Inc., Columbus, Indiana and indirectly Midwest National Bank, Indianapolis, Indiana.

**Approved**

- Richmond One Valley Bancorp of West Virginia, Inc., Charleston, West Virginia -- for approval to acquire 100 percent of the voting shares of Seneca

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



## ACTIONS OF THE BOARD - Continued

Bancshares, Inc., Fairlea, West Virginia, and indirectly acquire Seneca National Bank, Fairlea, West Virginia. 1/

- Atlanta First Commercial Bancshares, Inc., Jasper, Alabama -- for approval to acquire 100 percent of the voting shares of First Commercial Bank, Birmingham, Alabama.
- Chicago First Interstate Corporation of Wisconsin, Sheboygan, Wisconsin -- for approval to acquire at least 86 percent of the voting shares of The American National Bank and Trust Co. of Eau Claire, Eau Claire, Wisconsin. 1/
- St. Louis Central Arkansas Bancshares, Inc., Malvern, Arkansas -- for approval to acquire 100 percent of the voting shares of First Financial Bancshares, Inc., Arkadelphia, Arkansas, and indirectly Merchants & Planters Bank & Trust Co., Arkadelphia, Arkansas. 1/
- St. Louis National Commerce Bancorporation, Memphis, Tennessee -- for approval to acquire 100 percent of the voting shares of Knoxville Bank & Trust, Knoxville, Tennessee and Nashville Bank of Commerce, Nashville, Tennessee, both proposed new banks. 1/
- 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. 1/
- Kansas City Commerce Bancshares, Inc., Kansas City, Missouri -- for approval to acquire 100 percent of the voting shares of Commerce Bank of Omaha, National Association, Omaha, Nebraska, a proposed new bank. 1/
- Dallas MCorp, Dallas, Texas, and MCorp Financial Inc., Wilmington, Delaware -- for approval to acquire additional preferred shares and warrants equal to 24.9 percent of the voting shares and 4.9 percent of the common shares of United Bank, N.A., Midland, Texas.

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

**ACTIONS OF THE BOARD - Continued**

Dallas                    Zapata Bancshares, Inc., Zapata, Texas -- for approval to acquire Laredo Bankcorp, Inc., Zapata, Texas, thereby indirectly acquiring Falcon National Bank, Laredo, Texas, a proposed new bank and First National Bank of Mercedes, Mercedes, Texas. 1/

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

**Approved**

Chicago                    Gibson Investment Company, Gibson, Iowa -- for approval to engage de novo in making commercial and real estate loans and to retain the commercial loan activity already conducted. 1/

Minneapolis                First Bank System, Inc., Minneapolis, Minnesota -- to indirectly acquire certain assets of Rust Insurance Agency, Inc., Fargo, North Dakota, a general insurance agency. 1/

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

**ACTIONS OF THE BOARD - Continued**

Permitted

Atlanta

Louisiana Bancshares, Inc., Baton Rouge, Louisiana  
-- to engage de novo (making, acquiring, and/or  
servicing loans for itself or for others of the  
type made by a mortgage company; consumer finance  
company; commercial finance company, selling  
credit life, disability, or involuntary  
unemployment insurance) throughout the United  
States, through Louisiana National Mortgage  
Company, St. Tammany, Louisiana. (8/15/85) 3/

**Redemption of Shares**

Approved

Chicago

B.O.Y. Bancorp, Inc., Yorkville, Illinois. 1/

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

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

- Philadelphia      Freedom Valley Bank, West Chester, Pennsylvania --  
to establish two branch offices, one to be located  
in Media, Pennsylvania, and the other in West  
Chester, Pennsylvania. 2/
- Richmond          Central Fidelity Bank, Richmond, Virginia -- to  
establish a branch at Route 4, Troutville,  
Virginia. 2/
- Atlanta            Sun Bank of Tampa Bay, Tampa, Florida -- to  
establish a branch located at 2742 East Fowler  
Avenue, Tampa, Florida. 2/
- Dallas             Central Bank, Monroe, Louisiana -- to establish a  
branch at 4700 Millhaven Road, Monroe, Louisiana.  
2/
- San Francisco     Cuyamaca Bank, Santee, California -- for a branch  
office in vicinity of 7955 University Avenue, La  
Mesa, California. 2/
- San Francisco     First Interstate Bank of California, Los Angeles,  
California -- application for a branch office in  
the vicinity of 3406 American River Drive,  
Sacramento, California. 2/

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

- Cleveland          Society Bank of Northwest Ohio, Port Clinton, Ohio  
-- to merge with Society National Bank of  
Northwest Ohio, Fostoria, Ohio. 2/
- Cleveland          The Toledo Trust Company, Toledo, Ohio -- to merge  
with Society National Bank of Northwest Ohio,  
Fostoria, Ohio. 2/
- Cleveland          Trustcorp Company, Columbus, Ohio -- to merge with  
Society National Bank of Mid-Ohio, Bucyrus,  
Ohio. 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**

Philadelphia Freedom Valley Bank, West Chester, Pennsylvania. 2/  
 Cleveland Society Bank of Northwest Ohio, Port Clinton,  
 Ohio. 2/  
 Kansas City United Bank of Westminster, Westminster,  
 Colorado. 2/  
 Dallas Commerce Bank of Plano, Plano, Texas. 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 Capital Markets International,  
 Newark, Delaware -- prior notification of its  
 intent to make an additional investment in Chase  
 Manhattan Capital Markets Corporation of Puerto  
 Rico, San Juan, Puerto Rico.  
 New York Merrill Lynch International Bank, New York, New York  
 -- requests the Board's after-the-fact consent to  
 engage in activity of trading for its own account  
 options, futures contracts, and options on futures  
 contracts in foreign exchange.

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

Boston Bank of Middlebury Corporation, Middlebury, Vermont  
 -- for approval to acquire 100 percent of the  
 voting shares of The National Bank of Middlebury,  
 Middlebury, Vermont. 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

Boston New Bedford Community Bancorp, New Bedford, Massachusetts -- for approval to acquire at least 62.8 percent of the voting shares of Luzo Bank and Trust Company, New Bedford, Massachusetts. 2/

Chicago Elkhorn Bankshares Corporation, Elkhorn, Wisconsin -- for approval to acquire 80 percent of the voting shares of State Bank of Elkhorn, Elkhorn, Wisconsin. 2/

Chicago First Geneva Banqueshares, Inc., Geneva, Illinois -- for approval to acquire at least 66.66 percent of the voting shares of The First National Bank of Geneva, Geneva, Illinois. 2/

Chicago HCB Financial Corp., Hastings, Michigan -- for approval to acquire 100 percent of the voting shares of The Hastings City Bank, Hastings, Michigan. 2/

Chicago Kennett Bancshares, Inc., Kennett, Missouri -- for approval to acquire 100 percent of the voting shares of Kennett National Bank, Kennett, Missouri. 2/

Chicago Windsor Bancshares, Inc., Windsor, Illinois -- for approval to acquire 100 percent of the voting shares of Windsor State Bank, Windsor, Illinois. 2/

Minneapolis Slayton Bancshares, Inc., Slayton, Minnesota -- for approval to acquire 80.58 percent of the voting shares of Peoples State Bank of Slayton, Slayton, Minnesota. 2/

Kansas City Bellcorp., Inc., Manhattan, Kansas -- for approval to acquire at least 80 percent of the voting shares of Citizens State Bancorp, Inc., Manhattan, Kansas and indirectly Citizens Bank and Trust Company, Manhattan. 2/

Kansas City Evans Financial Corporation, Eureka, Kansas -- for approval to acquire at least 80 percent of the voting shares of Toronto Financial Corporation, Wichita, Kansas and indirectly First National Bank of Toronto, Toronto, Kansas, and at least 80 percent of the voting shares of Moline Financial Corporation, Wichita, Kansas and indirectly Exchange State Bank, Moline, 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

Kansas City LJT, Inc., Holdrege, Nebraska -- for approval to acquire 34.79 percent of the voting shares of First Holdrege Banc Shares, Inc., Holdrege, Nebraska and indirectly The First National Bank of Holdrege, Holdrege, Nebraska. 2/

Dallas SW Financial Group, Inc., Fort Worth, Texas -- for approval to acquire 100 percent of the voting shares of Park West State Bank, Fort Worth, Texas, a proposed new bank. 2/

San Francisco Liberty Bay Financial Corporation, Poulsbo, Washington -- for approval to acquire 100 percent of the voting shares of North Sound Bank, Poulsbo, Washington (formerly Bank of Poulsbo). 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**

Boston Amoskeag Bank Shares, Inc., Manchester, New Hampshire -- for approval to acquire 100 percent of the voting shares of Portsmouth Savings Bank, Portsmouth, New Hampshire. 2/

New York Commercial Bancshares, Inc., Jersey City, New Jersey -- for approval to acquire 100 percent of the voting shares of Edgewater National Bank, Englewood Cliffs, New Jersey. 2/

Cleveland Ohio Bancorp, Youngstown, Ohio -- for approval to acquire 100 percent of the voting shares of The Minerva Banking Company, Minerva, Ohio. 2/

Cleveland Toledo Trustcorp, Inc., Toledo, Ohio -- for approval to acquire 99 percent of the voting shares of Society National Bank of Mid-Ohio, Bucyrus, Ohio. 2/

Cleveland Toledo Trustcorp, Inc., Toledo, Ohio -- for approval to acquire 100 percent of the voting shares of Society National Bank of Northwest Ohio, Fostoria, Ohio. 2/

Richmond Bank of Virginia Company, Richmond, Virginia -- for approval to acquire 100 percent of the voting shares of Union Trust Bancorp, Baltimore,

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

- Maryland, and indirectly Union Trust Company of Maryland, Baltimore, Maryland. 2/
- Atlanta           The First Bankers Corp. of Florida, Pompano Beach, Florida -- for approval to acquire 90 percent of the voting shares of The Island Bank, Holmes Beach, Florida. 2/
- Chicago           American Fletcher Corporation, Indianapolis, Indiana -- for approval to acquire 100 percent of the voting shares of Union Bank and Trust Company, Franklin, Indiana. 2/
- Minneapolis       Signal Hills Associates, Inc., West St. Paul, Minnesota -- for approval to acquire 100 percent of the voting shares of State Bank of Hampton, Hampton, Minnesota. 2/
- Kansas City       Commercial Landmark Corporation, Muskogee, Oklahoma -- for approval to acquire at least 89.1 percent of the voting shares of Sequoyah State Bank of Muldrow, Muldrow, Oklahoma. 2/
- Kansas City       Firstbank Holding Company and Firstbank Holding Company of Colorado, both of Lakewood, Colorado -- for approval to acquire 100 percent of the voting shares of Firstbank at 88th/Wadsworth, N.A., Westminster, Colorado, a proposed new bank, and Firstbank of Cherry Creek, N.A., Denver, Colorado. 2/
- Dallas            First Anderson Bancshares, Inc., Anderson, Texas -- for approval to acquire 100 percent of the voting shares of First State Bank, Cypress, Texas and First State Bank of Magnolia, Magnolia, Texas. 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 Expand a Bank Holding Company Pursuant to Section 4(c) (8) of the Bank Holding Company Act of 1956**

- Cleveland            PNC Financial Corp., Pittsburgh, Pennsylvania -- to engage de novo (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through its subsidiary, PNC Trust Company of New York, New York, New York. (8/13/85)
- Richmond            Bank of Virginia Company, Richmond, Virginia -- for approval to acquire Landmark Financial Services, Inc., Silver Spring, Maryland.
- Atlanta              First Citizens Bankshares, Inc., Glennville, Georgia -- to engage de novo (making, acquiring, and/or servicing loans for itself or for others of the type made by a consumer finance company) through its subsidiary, Sunbelt Finance Company, Inc., Glennville, Georgia. (8/13/85)
- Minneapolis        FirstBank System, Inc., Minneapolis, Minnesota -- to engage de novo (engaging in insurance agency activities in a town of less than 5,000) by the transfer of 40 insurance agencies owned by subsidiary banks located in Minnesota, North Dakota and South Dakota, to First System Agencies, Inc. (8/14/85)

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**REPORTS RECEIVED**

None.

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**PETITIONS FOR RULEMAKING**

None.