ANNOUNCEMENT BY

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

H.2, 1986, No. 21

Actions of the Board Applications and Reports Received During the Week Ending May 24, 1986

APPLICABLE

RESERVE BANK Statement by Governor Emmett J. Rice before the subcommittee on Financial Institutions and Consumer Affairs of the Senate Committee on Banking, Housing, and Urban Affairs regarding disclosure requirements of S. 2140, S. 2264, and S. 2421, three bills dealing with credit card applications and solicitations, May 21, 1986.

Federal Reserve announced a new policy to deal with exceptionally large borrowings from the discount window that arise from computer breakdowns or other operating problems associated with the payments mechanism.

Request by the Federal Reserve Board for public comment no later than June 27, 1986, on whether conditions it imposed on the acquisition of thrift institutions by bank holding companies should be modified.

- New York Business Bank of Westchester, White Plains, New York -- extension of time to August 23, 1986, within which to become a member of the Federal Reserve System. 1/
- Cleveland Banc One Corporation, Columbus, Ohio -extension of time to August 19, 1986, within which to acquire Purdue National Corporation, Lafayette, Indiana. 1/
- Cleveland Pennbancorp, Titusville, Pennsylvania -extension of time to August 15, 1986, within which to engage **de novo** in securities brokerage through Pennbancorp Brokerage Services Company. 1/

- Cleveland Society Corporation, Cleveland, Ohio -extension of time to September 21, 1986, within which to engage **de novo** through Society Investor Services Corporation in certain activities. 1/
- Richmond First Virginia Bank Colonial, Richmond, Virginia -- extension of time to August 31, 1986, within which to establish a branch at the Stony Point Shopping Center, Richmond, Virginia. 1/
- Richmond Washington Bancorporation, Washington, D.C. Colson, Inc., Wilmington, Delaware, and Washington National Holdings, N. V., Curacao, Netherlands Antilles -- extension of time to August 21, 1986, within which to engage in mortgage loans and real estate appraisals through Washington Mortgage Group, Inc., Washington, D.C. 1/
- Richmond Kanawha Valley Bank, N.A., Charleston, West Virginia, proposed merger with Bank of West Virginia -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond The Planters National Bank and Trust Company, Rocky Mount, North Carolina, proposed merger with First National Bank of Smithfield, Smithfield, North Carolina -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Atlantic National Bank of Florida, Jacksonville, Florida, proposed merger with The First Bankers, N.A., Pompano Beach; The Bankers of Florida, N.A., Cape Canaveral; The First Bankers of Indian River County, Vero Beach; The First Bankers of Orange County, N.A., Winter Garden; The First Bankers of Palm Beach County, N.A., Boca Raton; The First Banker of Polk County, Haines City; The First Bankers of Tampa Bay, N.A., St. Petersburg; and The First Bankers of Volusia County, N.A., New Smyrna Beach, Florida. 1/

- Atlanta First Polk Bankshares, Inc., Cedartown, Georgia -- extension of time to August 14, 1986, within which to become a bank holding company through acquisition of First National Bank of Polk County. 1/
- Atlanta The First Banccrossville, Inc., Crossville, Tennessee -- extension of time to August 22, 1986, within which to become a bank holding company through acquisition of The First National Bank of Crossville. 1/
- Atlanta Big Lake Financial Corporation, Okeechobee, Florida -- extension of time to July 26, 1986, within which to become a bank holding company through acquisition of Big Lake National Bank. 1/
- Atlanta Cumberland County Bank, Crossville, Tennessee -- extension of time to August 7, 1986, within which to acquire Cumberland County Bank. 1/
- Chicago Fort Madison Bank & Trust Co., Fort Madison, Iowa -- investment in bank premises. 1/
- Chicago Sparta State Bank, Sparta, Michigan -investment in bank premises. 1/
- Chicago KBT Merger Bank, Kendallville, Indiana -proposed merger with Kendallville Bank & Trust Co., -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago State Bank of Kewaunee, Kewaunee, Wisconsin, proposed consolidation with First State Bank of Algoma, Algoma, Wisconsin -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Citizens Bankshares, Inc., Shewano, Wisconsin -- extension of time to August 22, 1986, within which to become a bank holding company through acquisition of the successor by merger to Citizens State Bank. 1/
- St. Louis National Bancorporation, Memphis, Tennessee -- extension of time to August 1, 1986, within which to commence operation of NBC Knoxville Bank, Knoxville, Tennessee. 1/
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

- Kansas City Community Bancshares, Inc., Grants, New Mexico -- extension of time to August 17, 1986, within which to acquire Grants State Bank. 1/
- Kansas City United Banks of Colorado, Inc., Denver, Colorado -- extension of time to August 27, 1986, within which to commence insurance agency activities nationwide. 1/
- Dallas Overton Financial Corporation, Overton, Texas -- extension of time to August 5, 1986, within which to acquire First State Bank. 1/
- Dallas New Goliad State Bank, Goliad, Texas, proposed merger with First National Bank of Goliad -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas Hull State Bancshares, Inc., Hull, Texas -extension of time to August 21, 1986, within which to acquire Bank of the Trinity, N.A., Liberty, Texas. 1/
- San Francisco Valley Capital Corporation, Las Vegas, Nevada -- extension of time to August 27, 1986, within which to engage **de novo** in discount brokerage through Valley Financial Services, Inc. 1/

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

- Richmond First Interstate Bank of California, Los Angeles, California -- to establish a branch in the vicinity of 17870 Castleton Street, Suite 445, City of Industry, County of Los Angeles, California. 1/ (5/17/86)
- Richmond Farmers and Merchants of Summersville, Summersville, West Virginia -- to establish a branch on State Route 20 South, Nettie, West Virginia. 1/ (5/22/96)
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

H.2, 1986, No. 21 _5_

ACTIONS OF THE BOARD - Continued

Chicago First of America Bank - Central, Lansing, Michigan -- to establish an offsite-electronic facility at 13393 N. US 27, DeWitt, Michigan. 1/ (5/19/86)

Dallas Application to establish and use an off-site electronic facility from Provident Bank-Denton, Denton, Texas Golden Triangle Mall, Denton, Texas 1/ (5/23/86)

San Francisco Valley Bank of Nevada, Las Vegas, Nevada -to establish a branch in the vicinity of the Southwest corner of Flamingo and Decatur Boulevard, City of Las Vegas, County of Clark, Nevada. 1/ (5/16/86)

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

Approved

Kansas City Castle Rock Industrial Bank, Castle Rock, Colorado. 1/ (5/23/86)

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

Approved

- Cleveland The Central Trust Company, Newark, Ohio -- to merge with The Clear Creek Valley Banking Company, Amanda, Ohio. 1/ (5/22/86)
- Richmond First Community Bank, Inc., Princeton, West Virginia -- to merge with First Community Bank - Castle Rock, Pineville, West Virginia. 1/ (5/23/86)

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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 The First State Bank of Thornton, Iowa Employee's Stock Ownership Plan and Trust, Thornton, Iowa -- for approval to acquire 51 percent of the voting shares of Thornton Bancshares, Inc., Thornton, Iowa and indirectly acquire The First State Bank of Thornton, Thornton, Iowa. (5/19/86)
- Dallas San Diego Bancshares, Inc., San Diego, Texas -- for approval to acquire 99.05 percent of the voting shares of First State Bank of San Diego, San Diego, Texas. (5/21/86)

- Richmond First Union Corporation of North Carolina, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of First Union National Bank, Charlotte, North Carolina. 1/ (5/19/86)
- Atlanta Coastal Commerce Bancshares, Inc., Kaplan, Louisiana -- for approval to acquire 100 percent of the voting shares of Kaplan State Bank, Kaplan, Louisiana. 1/ (5/21/86)
- Chicago NBD Western Corporation, Detroit, Michigan -for approval to acquire 100 percent of the voting shares of Union Bancorp, Inc.,Grand Rapids, Michigan and indirectly acquire Union Bank and Trust Company (N.A.) Grand Rapids, Michigan; First National Bank and Trust Company, Petoskey, Michigan; and The Peoples Bank and Trust Company, Grand Haven, Michigan. 1/ (5/22/86)
- Chicago Pinnacle Financial Services, Inc., St. Joseph, Michigan -- for approval to acquire 100 percent of the voting shares of The Peoples State Bank of St. Joseph, Saint Joseph, Michigan. 1/ (5/21/86)
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

- St. Louis Magna Acquisition Company, Belleville, Illinois -- for approval to acquire First Banc Group, Inc., Centralia, Illinois, and indirectly acquire First National Bank & Trust Company; First State Bank of Centralia, both of Centralia, Illinois, Ashley State Bank, Ashley, Illinois; and Hoyleton State & Savings Bank, Hoyleton, Illinois. 1/ (5/22/86)
- St. Louis Security Bancshares, Inc., Des Arc, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Farmers and Merchants Bank, Des Arc, Arkansas. 1/ (5/23/86)
- Kansas City Madison Bancshares, Inc., Madison, Nebraska -- for approval to acquire 94 percent of the voting shares of the Bank of Madison, Madison, Nebraska. 1/ 5/23/86
- Dallas New Braunfels Bancshares, Inc., New Braunfels, Texas -- for approval to acquire 100 percent of the voting shares of Citizens National Bank, New Braunfels, Texas, a proposed new bank. 1/ (5/21/86)
- Dallas Valley-Hi Investment Company, San Antonio, Texas -- for approval to acquire 100 percent of the voting shares of Valley-Hi National Bank of San Antonio, San Antonio, Texas 1/ (5/19/86)

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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

- Chicago First Prairie Bankshares, Inc., Georgetown, Illinois -- for approval to acquire 100 percent of the First National Bank of Ogden, Ogden, Illinois. (5/19/86)
- St. Louis Smith Associated Banking Corporation, Little Rock, Arkansas -- for approval to acquire at least 98 percent of the voting shares of Stephens Security Bank, Stephens, Arkansas. (5/20/86)
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

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- Boston First Coastal Banks, Inc., Portsmouth, New Hampshire -- for approval to acquire 100 percent of the voting shares of Merchants National Bank, Dover, New Hampshire. 1/ 5/20/86
- Cleveland AmeriTrust Corporation, Cleveland, Ohio and First Indiana Bancorp, Elkhart, Indiana -for approval to acquire 100 percent of the voting shares of State Bank of Lima, Howe, Indiana. 1/ 5/20/86
- Richmond First Banc Securities, Inc., Morgantown, West Virginia -- for approval to acquire 100 percent of the voting shares of The Peoples National Bank of Martinsburg, Martinsburg, West Virginia. 1/ (5/20/86)
- Chicago Bellwood Bancorporation, Inc., Bellwood, Illinois -- for approval to acquire at least 10 percent, and no more than 35.2 percent of the voting shares of Peterson Bank, Chicago, Illinois. 1/ (5/21/86)
- Chicago NBD Bancorp, Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of Union Bancorp, Inc., Grand Rapids, Michigan and indirectly acquire Union Bank and Trust Company (N.A.), Grand Rapids, Michigan; First National Bank and Trust Company, Petoskey, Michigan; and the Peoples Bank and Trust Company, Grand Haven, Michigan. 1/ (5/22/86)
- St. Louis Magna Group, Inc., Belleville, Illinois -for approval to acquire 100 percent of the voting shares of First Banc Group, Inc., Centralia, Illinois and indirectly acquire First National Bank & Trust Company; First State Bank of Centralia, both of Centralia, Illinois; Ashley State Bank, Ashley, Illinois; and Hoyleton State & Savings Bank, Hoyleton, Illinois. 1/ (5/22/86)
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

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

Returned

- Chicago Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- for approval to acquire Thunderbird Equities, Inc., Phoenix, Arizona; Thunderbird Mortgage Corp., Phoenix, Arizona and Thunderbird Leasing, Inc., Phoenix, Arizona. (5/13/86) Wisconsin.
- Chicago M&I Thunderbird Acquisition Corp., Phoenix, Arizona -- for approval to acquire Thunderbird Equities, Inc., Pheonix, Arizona; Thunderbird Mortgage Corp, Phoenix, Arizona; and Thunderbird Leasing, Inc., Phoenix, Arizona.

- Boston Citizens Financial Group, Inc., Providence, Rhode Island -- for approval to acquire Gulf States Mortgage Co., Inc., Atlanta, Georgia and thereby engage in making, acquiring and/or servicing residential mortgage loans secured by first and second mortgages on residential real estate and commercial mortgage loans. 1/ (5/22/86)
- New York Citicorp, New York, New York -- for approval to acquire all of the voting shares of Quotron Systems, Inc., Los Angeles, California. (5/19/86)
- Chicago NBD Bancorp, Inc., Detroit, Michigan -- for approval to acquire Bankers Leasing Services, Inc., Southfield, Michigan and thereby engage in finance leasing of personal property, primarily telecommunications and office equipment. 1/ (5/22/86)
- Chicago NBD Western Corporation, Detroit, Michigan -for approval to acquire Bankers Leasing Services, Inc., Southfield, Michigan and thereby engage in finance leasing of personal property, primarily telecommunications and office equipment.
- 1/ Application processed on behalf of the Board of Governors under delegated authority.

- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to acquire the assets of McKinney Wudel Insurance Service, Rapid City, South Dakota. 1/ (5/21/86)
- Dallas Texas American Bancshares, Inc., Fort Worth, Texas -- to engage **de novo** through its wholly owned subsidiary, TABrokerage, Inc., Fort Worth, Texas, in the purchase and sale of gold and silver bullion and coins for the account of its customers. (5/22/86)
- San Francisco Security Pacific Corporation, Los Angeles, California -- to acquire certain assets of Brokers Data Management Services, Inc., New York, New York. 1/ (5/22/86)

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- Dallas Texas American Bancshares, Inc., Fort Worth, Texas -- to engage **de novo** through its wholly owned subsidiary, TABrokerage, Inc., Fort Worth, Texas, in the purchase and sale of gold and silver bullion and coins for the account of its customers. (5/22/86)
- San Francisco Security Pacific Corporation, Los Angeles, California -- to acquire certain assets of Brokers Data Management Services, Inc., New York, New York. 1/ (5/22/86)

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Permitted

- Boston Central Financial Corporation, Randolph, Vermont -- to engage **de novo** (providing management consulting services to depository institutions). The activity would be conducted in Vermont. 3/ (5/24/86)
- Boston Fleet Financial Group, Inc., Providence, Rhode Island -- to engage de novo (underwriting credit life and disability insurance on consumer loans) through Consumer Life Insurance Company. The activity would be conducted in the States of Alabama, Colorado, Illinois, Indiana, Michigan, Minnesota, Missouri, Ohio, Oklahoma, Utah, Wisconsin. 3/ (5/22/86)
- Cleveland Toledo Trustcorp, Inc., Toledo, Ohio -- to engage **de novo** (engaging in the activities of a trust company of a fudiciary agency, or custodial nature) through Trustcorp of Florida, N.A., Naples, Florida. 3/ (5/21/86)
- Richmond Southern National Corporation, Lumberton, North Carolina, to engage de novo (underwriting credit life and disability insurance on consumer loans) through its subsidiary, Unified Investors Life Insurance Company, Phoenix, Arizona. The activities will be conducted in the State of South Carolina. 3/ (5/19/86)
- Chicago Illinois Neighborhood Development Corporation, Chicago, Illinois -- to engage **de novo** (engaging in community development activities) through its subsidiary, TNI Development Corporation, Chicago, Illinois 3/ (5/22/86)
- Chicago Keystone Bancshares, Inc., Monona, 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) 3/ (5/21/86)

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

- Chicago Summcorp, Fort Wayne, Indiana -- to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through its subsidiary, Summcorp Financial Services, Inc., Fort Wayne, Indiana. The geographic area to be served will be the entire United States. 3/ (5/23/86)
- Kansas City Nebraska National Corporation, Omaha, Nebraska, to engage de novo (engaging in insurance agency activities if the bank holding company has \$50 million or less in total consolidated assets) through an agency to be located in the Nebraska National Bank, Tekamah, Nebraska, the activity would be conducted in the Banks trade area. 3/ (5/22/86)
- Dallas Ameritex Bancshares Corporation, Dallas, Texas -- to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through the acquisition of Ameritex Service Corporation, Dallas, Texas 3/ 5/23/86

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Redemption of Shares

Approved

Dallas Mineola Bancshares, Inc., Mineola, Texas. 1/ (5/22/86)

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

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

APPLICATIONS RECEIVED

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

Received

- New York Manufacturers Hanover Trust Company, New York, New York -- to establish a branch office at 535 Broad Hollow Road, Melville, New York. 2/
- Richmond Heritage Bank and Trust, Norfolk, Virginia -to establish a branch at 1450 South Military Highway, Chesapeake, Virginia. 2/
- Chicago First of America Bank Central, Lansing, Michigan -- to install an off-premise automated teller machine at Capital City Airport, Capital City Blvd., Lansing, Michigan. 2/

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

Received

Dallas New Goliad State Bank, Goliad, Texas -- to merge with The First National Bank of Goliad, Goliad, Texas 2/

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

Received

- Atlanta First Vernon Bancshares, Inc., Vernon, Alabama -- for approval to acquire 80 percent of the voting shares of The Bank of Vernon, Vernon, Alabama. 2/
- Chicago Citizens Financial Group, Inc., Toluca, Illinois -- for approval to acquire 100 percent of the voting shares of The Citizens National Bank of Toluca, Toluca, Illinois 2/

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

- Kansas City Logan Bancshares, Inc, Logan, Kansas -- for approval to acquire at least 80 percent of the voting shares of First National Bank of Logan, Logan, Kansas 2/
- Kansas City Security National Corporation, Omaha, Nebraska -- for approval to acquire 92 percent of the voting shares of Security National Bank of Omaha, Omaha, Nebraska. 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

Received

- Boston Hartford National Corporation, Hartford, Connecticut -- for approval to acquire 100 percent of the voting shares of First/Martha's Vineyard Bancorporation, Vineyard Haven, Massachusetts, and indirectly acquire First Bank, Chelmsford, Massachusetts 2/
- Atlanta Hibernia Corporation, New Orleans, Louisiana -- for approval to acquire 25 percent of the voting shares of South Louisiana Bank, Houma, Louisiana. 2/
- Chicago Continental Illinois Corporation, Chicago, Illinois -- for approval to acquire 100 percent of the voting shares of First National Bank of Deerfield, Deerfield, Illinois 2/
- Chicago Marisub, Inc., Milwaukee, Wisconsin -- for approval to acquire 100 percent of the voting shares of Marine Bank National Association, Milwaukee, Wisconsin, Marine Bank West, Waukesha, Wisconsin; Marine Bank South, National Association, Racine, Wisconsin; Marine Bank Dane County, Madison, Wisconsin; West Bend Marine Bank, West Bend, Wisconsin; Marine Bank of Beaver Dam, Beaver Dam, Wisconsin; Fidelity Marine Bank, Antigo, Wisconsin; and Marine First National Bank, Joneville, Wisconsin. 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.

- Chicago St. Joseph Bancorporation, Inc., South Bend, Indiana -- for approval to acquire 100 percent of the voting shares of Angola Bancorporation, Angola, Indiana, and indirectly acquire First National Bank of Angola, Angola, Indiana. 2/
- St. Louis National City Bancshares, Inc., Evansville, Indiana -- for approval to acquire 100 percent of the voting shares of Chandler State Bank, Chandler, Indiana. 2/
- St. Louis Old National Bancorp, Evansville, Indiana -for approval to acquire 100 percent of the voting shares of The Rockville National Bank, Rockville, Indiana. 2/
- St. Louis Southside Bancshares Corp., St. Louis, Missouri -- for approval to acquire at least 92.3 percent of the voting shares of Weldon Spring Bank, Weldon Spring, Missouri 2/
- Kansas City United Banks of Colorado, Inc., Denver, Colorado -- for approval to acquire 100 percent of the voting shares of American National Bank of Aurora, Aurora, Colorado. 2/

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

Received

Atlanta Hibernia Corporation, New Orleans, Louisiana -- for approval to merge with South Louisiana Financial Corporation, Houma, Louisiana and indirectly acquire South Louisiana Bank, Houma, Louisiana. 2/

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

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.

Received

New York U.S. Trust Corporation, New York, New York -for approval to acquire Advanced Information Management, Inc., located in Boston, Massachusetts and New York, New York, and thereby engage in licensing software and providing services to others relating to individual retirement account record keeping, mutual fund shareholder accounting and other data processing and data transmission services and facilities or access to such services or facilities by any technologically feasible means for financial, banking and economic data.

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.

- Atlanta First Rainsville Bancshares, Inc., Rainsville, Alabama -- to engage **de novo** (selling credit life, disability, or involuntary unemployment insurance) through First National Bancshares, Rainsville, Alabama. (5/21/86)
- Chicago Marisub, Inc., Milwaukee, Wisconsin -- for approval to acquire Marine Bank Services Corporation, Milwaukee, Wisconsin; Marinebanc Leasing Company, Inc., Milwaukee, Wisconsin; Marine Mortgage Company, Inc., New Berlin, Wisconsin; and The Marine Trust Company, N.A., Waukesha, Wisconsin.
- St. Louis Mid South Bancshares, Inc., Paragould, Arkansas, to engage **de novo** (providing management consulting services to depository institutions) through the acquisition of Profit Consultants, Inc., Jonesboro, Arkansas. (5/19/86)
- Dallas Sanger First National Holding Co., Inc., of Texas, Sanger, Texas, to engage **de novo** (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) (5/21/96)
- San Francisco Peoples Ban Corporation, Seattle, Washington, to engage de novo (discount securities brokerage activities including certain securities credit and incidental activities) through Peoples Discount Brokerage Company, Seattle, Washington. (5/19/86)

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Applications to the Board of Governors of the Federal Reserve System for Prior Approval of an Acquisition Pursuant to Section 5(b) of the Bank Service Corporation Act as Amended

Received

Atlanta Trust Company Bank, Atlanta, Georgia -- for approval to acquire 25.3 percent of the voting common and nonvoting preferred stock of SunTrust Service Corporation, Orlando, Florida.