

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

**H.2, 1986, No. 29**

**Actions of the Board**

**Applications and Reports Received  
During the Week Ending July 19, 1986**

**ACTIONS OF THE BOARD**

Monetary policy report to Congress, July 18,  
1986

New York	United Bank Corporation of New York, Downsville, New York -- extension to October 30, 1986, to acquire The First National Bank of Downsville. 1/
Philadelphia	Fidelity Bank, National Association Malvern, Pennsylvania -- proposed merger with Industrial Valley Bank and Trust Company, Jenkintown, Pennsylvania -- report to the Comptroller of the Currency on competitive factors. 1/
Philadelphia	BankVest, Inc., Wilkes-Barre, Pennsylvania -- extension to October 28, 1986, to acquire additional shares of First Peoples National Bank, Edwardsville, Pennsylvania. 1/
Cleveland	Pandora Bancshares, Incorporated, Pandora, Ohio -- extension to October 10, 1986, within which to acquire The First National Bank of Pandora. 1/
Cleveland	The Dollar Savings and Trust Company, Youngstown, Ohio -- extension to October 31, 1986, to establish a CBCT branch at the General Motors Van Plant, Lordstown, Ohio. 1/
Richmond	Putnam Bancshares, Inc., Hurricane, West Virginia -- extension to December 5, 1986, to acquire Putnam County Bank. 1/

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

## ACTIONS OF THE BOARD - Continued

Richmond Union Bank and Trust Company, Bowling Green, Virginia -- investment in bank premises. 1/

Chicago East Side Bancorporation, Chicago, Illinois -- extension to September 22, 1986, to acquire East Side Bank and Trust Company. 1/

St. Louis Landmark KCI Bank, Kansas City, Missouri -- proposed merger with Landmark Bank of Kansas City -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

St. Louis Indiana First National Bank, Scottsburg, Indiana -- proposed merger with Indiana First National Bank, Charlestown, Indiana -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

St. Louis Puxico State Bank, Puxico, Missouri -- proposed merger with First National Bank of Poplar Bluff, Poplar Bluff, Missouri, report to the Comptroller of the Currency on competitive factors. 1/

Minneapolis Mid-Wisconsin Financial Services, Inc., Medford, Wisconsin -- extension to September 30, 1986, to acquire the State Bank of Medford. 1/

Kansas City American Bank of Spickard/Trenton, Trenton, Missouri -- proposed merger with American Bank of Marceline, Marceline, Missouri, and American Bank of Princeton, Princeton, Missouri -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Dallas Texas American Bancshares, Inc., Fort Worth, Texas -- extension to November 6, 1986, to acquire Texas American Bank/U.S., Newark, New Jersey. 1/

Dallas Texas American Bancshares, Inc., Fort Worth, Texas -- extension to October 14, 1986, to acquire Texas American Bank/Cityview, N.A. 1/

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

**ACTIONS OF THE BOARD - Continued**

- Dallas            New First State Bank, Weimar, Texas -- proposed merger with First State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Dallas            New Liberty Bank, Liberty, Texas -- proposed merger with First State Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco    Nevada First Thrift, Reno, Nevada -- extension of time to divest certain property. 1/

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

Returned

- Chicago            Citizens Bank and Trust Company, Warren, Chicago. (7/15/86)

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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 4900 Seminary Road, Alexandria, Virginia. 1/ (7/18/86)
- Chicago            Wyandotte Savings Bank, Wyandotte, Michigan -- to establish an EFT at 21111 Goddard, Taylor, Michigan. 1/ (7/16/86)

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

Approved

- Richmond          Barclays Bank of North Carolina, Charlotte, North Carolina. 1/ (7/18/86)

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

**ACTIONS OF THE BOARD - Continued**

San Francisco Bank of Encino, Encino, California, a proposed new bank. 1/ (7/18/86)

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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 Forty-Five Day Notification Allowed to Expire**

Approved

Citibank Overseas Investment Corporation, Wilmington, Delaware: no objection to establish Corporacion Mundial de Servicios, S.A. de C.V., Mexico City, Mexico, a **de novo** commercial finance company by reapportioning capital from an existing Mexican subsidiary. (7/13/86)

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

Returned

Chicago Peoples Tri-County Bancorporation, Des Moines, Iowa -- for approval to acquire 100 percent of the voting shares of Peoples State Bank, Albia, Iowa (a proposed new bank). (7/11/86)

Dallas Galenabanc, Inc., Galena Park, Texas -- for approval to acquire 100 percent of the voting shares of Galena Park State Bank, Galena Park, Texas. (7/22/86)

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Approved

Atlanta First St. Charles Bancshares, Inc., Boutte, Louisiana -- for approval to acquire 100 percent of the voting shares of The First National Bank of St. Charles Parish, Boutte, Louisiana. 1/ (7/17/86)

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

## ACTIONS OF THE BOARD - Continued

- Chicago Villa Park Trust & Savings Bank Employees' Stock Ownership Plan, Villa Park, Illinois -- for approval to acquire 30 percent of the voting shares of Edville Bankcorp, Inc., Villa Park, Illinois, and indirectly Villa Park Trust & Savings Bank, Villa Park, Illinois. 1/ (7/17/86)
- Minneapolis Treasure Bancorp, Inc., Plentywood, Montana -- for approval to acquire 100 percent of the voting shares of Reserve Enterprises, Inc., Plentywood, Montana, and indirectly 99.6 percent of Montana National Bank of Plentywood, Plentywood, Montana. 1/ (7/14/86)

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

Approved

- New York Barclays PLC, London, England, Barclays Bank PLC, London, England; Barclays USA Inc., Wilmington, Delaware; Barclays U.S. Holdings Inc., New York, New York; and BarclaysAmerican-Corporation, Charlotte, North Carolina, for approval to acquire 100 percent of the voting shares of Barclays Bank of North Carolina, Greenville, North Carolina, a proposed new bank. 1/ (7/18/86)
- Philadelphia BT Financial Corporation, Johnstown, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Fayette Bank and Trust Company, Uniontown, Pennsylvania. 1/ (7/17/86)
- Atlanta The Citizens and Southern Corporation, Atlanta, Georgia and Citizens and Southern Florida Corporation, Fort Lauderdale, Florida -- for approval to acquire 100 percent of the voting shares of Landmark Bank of Seminole County, Casselberry, Florida, a proposed new bank. 1/ (7/15/86)

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

## ACTIONS OF THE BOARD - Continued

- Atlanta           Hibernia Corporation, New Orleans, Louisiana  
-- for approval to acquire up to 25 percent  
of the voting shares of Southwest National  
Bank of Lafayette, Lafayette, Louisiana. 1/  
(7/17/86)
- Atlanta           Leeds Bancgroup, Inc., Birmingham, Alabama  
-- for approval to acquire 52.35 percent of  
the voting shares of The Fort Deposit Bank,  
Fort Deposit, Alabama. 1/ (7/15/86)
- Chicago           American Fletcher Corporation, Indianapolis,  
Indiana -- for approval to acquire 100  
percent of the voting shares Citizens  
Northern Company, Inc., Elkhart, Indiana and  
indirectly Citizens Northern Bank of Elkhart,  
Elkhart, Indiana. 1/ (7/14/86)
- Chicago           F & M Financial Services Corporation,  
Menomonee Falls, Wisconsin -- for approval  
to acquire 100 percent of the voting shares  
of Rural Financial Services, Inc., Dousman,  
Wisconsin and indirectly Dousman State Bank,  
Dousman, Wisconsin, and Mansfield State Bank,  
Johnson Creek, Wisconsin. 1/ (7/14/86)
- Chicago           First Wisconsin Corporation, Milwaukee,  
Wisconsin -- for approval to acquire 100  
percent of the voting shares of City  
Bankshares, Inc., Portage, Wisconsin and  
indirectly City Bank and Trust Company,  
Portage, Wisconsin. 1/ (7/18/86)
- St. Louis         National City Bancshares, Inc., Evansville,  
Indiana -- for approval to acquire 100  
percent of the voting shares of Chandler  
State Bank, Chandler, Indiana. 1/ (7/16/86)
- St. Louis         Old National Bancorp, Evansville, Indiana --  
for approval to acquire 100 percent of the  
voting shares of The Rockville National Bank,  
Rockville, Indiana. 1/ (7/18/86)
- Minneapolis       Dakota Bankshares, Inc., Fargo, North Dakota  
-- for approval to acquire 26.32 percent of  
the voting shares of Bankers Financial  
Corporation, Drake, North Dakota and  
indirectly First Bank in Drake, Drake, North  
Dakota. 1/ (7/14/86)

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

**ACTIONS OF THE BOARD - Continued**

- Dallas First TexCorp, Inc., Dallas, Texas -- for approval to acquire 100 percent of the voting shares of First Texas Bank-Irving, N.A., Irving, Texas, a proposed new bank. 1/ (7/18/86)
- San Francisco First Interstate Corporation, Los Angeles, California -- for approval to acquire 100 percent of the voting shares of First Interstate Bank of Oklahoma City, N.A., Oklahoma City, Oklahoma, a proposed new bank. (7/15/86)

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

**Approved**

- Cleveland Banc One Corporation, Columbus, Ohio -- for approval to merge with First Crawfordsville Financial Corporation, Crawfordsville, Indiana and indirectly acquire First National Bank and Trust Company of Crawfordsville, Crawfordsville, Indiana. 1/ (7/14/86)
- Atlanta Hibernia Corporation, New Orleans, Louisiana -- for approval to merge with Southwest Bancshares, Inc., Lafayette, Louisiana and indirectly acquire Southwest National Bank of Lafayette, Lafayette, Louisiana. (7/17/86)

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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**

- New York Bayerische Vereinsbank, Munich, Germany -- to engage de novo (advising a company registered under the Investment Company Act of 1940; providing portfolio investment advice to any person through its subsidiary AE Capital Management, Inc. (7/16/86)

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

## ACTIONS OF THE BOARD - Continued

Returned

- Chicago Itasca Bancorp, Inc., Itasca, Illinois -- to acquire B.I.P., Inc., Bloomingdale, Illinois and thereby engage in providing data processing services to its principals. (7/16/86)
- Kansas City First State Bancshares, Inc., Scottsbluff, 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 a newly formed corporation, First State Insurance, Inc., Scottsbluff, Nebraska. The activity will be conducted on a nationwide basis. (6/30/86)

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Approved

- Kansas City FirstBank Holding Company of Colorado, Lakewood, Colorado -- for approval to engage *de novo* in the issuance and sale of payment instruments, as follows: (1) domestic money orders, up to a maximum face value of \$10,000; and (2) official checks, with no limitation on the maximum face amount, but subject to certain conditions. (7/17/86)
- Kansas City Johnston County Bancshares, Inc., Tishomingo, Oklahoma -- to acquire 100 percent of the voting shares of Johnston County Insurance Agency, Inc., Tishomingo, Oklahoma, and thereby indirectly engage in the extension of credit life, accident and health insurance. 1/ (7/18/86)

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## Redemption of Shares

Approved

- St. Louis Colonial Bancshares, Inc., Des Peres, Missouri. 1/ (7/15/86)

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



## ACTIONS OF THE BOARD - Continued

Permitted

- Philadelphia Southern Jersey Bancorp, Bridgeton, New Jersey -- to engage *de novo* (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them). 3/ (7/18/86)
- Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania -- to engage *de novo* (engaging in community development activities) through its subsidiary, Mellon Bank Community Development Corporation, Pittsburgh, Pennsylvania. The activity will be conducted in the States of Pennsylvania, Maryland and Delaware. 3/ (7/16/86)
- Kansas City New Mexico Banquest Corporation, Santa Fe, New Mexico -- to engage *de novo* (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them). 3/ (7/18/86)

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

Approved

- St. Louis Colonial Bancshares, Inc., Des Peres, Missouri (7/15/86)
- Minneapolis First Valley Bank, Seeley Lake, Montana. (7/17/86)
- Kansas City First State Financial Corporation, Larned, Kansas. (7/15/86)
- Kansas City First National Bancorp, Inc., Phoenix, Arizona. (7/18/86)

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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 delgated authority.

**APPLICATIONS RECEIVED**

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

**Received**

Richmond            Union Bank and Trust Company, Bowling Green,  
Virginia -- to establish a branch at the  
intersection of State Routes 208 and 639,  
Spotsylvania County, Virginia. 2/

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

**Received**

Chicago            Bank of Lakeview, Lakeview, Michigan -- to  
merge with Lakeview Interim Bank, Lakeview,  
Michigan. 2/

Dallas            New First State Bank, Weimar, Texas -- to  
merge with First State Bank, Weimar, Texas.  
2/

Dallas            New Liberty Bank, Liberty, Texas -- to merge  
with First State Bank, Liberty, Texas. 2/

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

**Received**

Richmond           Barclays Bank of North Carolina, Charlotte,  
North Carolina. 2/

Atlanta            First Southern Bank, Boca Raton, Florida, (a  
proposed new bank). 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

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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

New York	Midlantic Corporation, Edison, New Jersey -- for approval to acquire 100 percent of the voting shares of Midlantic Banks, Inc., Edison, New Jersey and indirectly Midlantic National Bank, Newark, New Jersey; Midlantic National Bank/North, West Paterson, New Jersey; Midlantic National Bank/South, Mount Laurel, New Jersey; Midlantic National Bank/Merchants, Neptune, New Jersey; Midlantic National Bank/Sussex & Merchants, Newton, New Jersey; Midlantic National Bank/Union Trust, Wildwood, New Jersey; and 15.9 percent of Statewide Bancorp, Toms River, New Jersey; and indirectly First National Bank of Toms River, Toms River, New Jersey; to acquire Continental Bancorp, Inc., Philadelphia, Pennsylvania and indirectly Continental Bank, Norristown, Pennsylvania; The York Bank and T/C, York, Pennsylvania and United Penn Bank, Wilkes-Barre, Pennsylvania; York Bancorp, Inc., York, Pennsylvania and indirectly The York Bank and Trust Company, York, Pennsylvania; and United Penn Corporation, Wilkes-Barre, Pennsylvania and indirectly United Penn Bank, Wilkes-Barre, Pennsylvania. 2/
Philadelphia	Nicholson Voting Trust Agreement, Forest City, Pennsylvania -- for approval to acquire 53 percent of the voting shares of The First National Bank of Nicholson, Nicholson, Pennsylvania. 2/
New York	Penn Laurel Financial Corp, Curwensville, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Curwensville State Bank, Curwensville, Pennsylvania. 2/
Richmond	The Northern Virginia Banking Corporation, Sterling, Virginia -- for approval to acquire 100 percent of the voting shares of The National Bank of Northern Virginia, Sterling, Virginia, a proposed new bank. 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

- Atlanta TB&C Bancshares, Inc., Columbus, Georgia -- for approval to acquire 25 percent of the voting shares of CB&T Bancshares, Inc., Columbus, Georgia, and indirectly acquire Security B&TC, Albany, Georgia; Sumter, B&TC, Americus, Georgia; Cohutta BKG. Co., Chatsworth, Georgia; Columbus Bank Co.; Columbus, Georgia; Bank of Hazlehurst, Hazelhurst, Georgia; Commercial B&TC Tro, La Grange Georgia; Moultrie NB, Moultrie, Georgia; Bank of Coweta, Newnan, Georgia; West Georgia Bank, Tallapoosa, Georgia, Citizens B&TC of West Georgia; Carrollton, Georgia; Commercial Bank, Thomasville, Georgia; First ST B&TC Valdo, Valdosta, Georgia. 2/
- St. Louis Citizens Bancshares of Beebe, Inc., Beebe, Arkansas -- for approval to acquire at least 80 percent of the voting shares of Citizens Bank, Beebe, Arkansas. 2/
- St. Louis Whittington Bancorp, Inc., Whittington, Illinois -- for approval to acquire at least 80 percent of the voting shares of State Bank of Whittington, Whittington, Illinois. 2/
- Kansas City Lawson Financial Corporation, Kansas City, Missouri -- for approval to acquire at least 97 percent of the voting shares of Lawson Bank, Lawson, Missouri. 2/
- Dallas East Texas National, Inc., Palestine, Texas -- for approval to acquire 100 percent of the voting shares of East Texas Bancorporation, Inc, Palestine, Texas and indirectly acquire The East Texas National Bank of Palestine, Palestine, Texas. 2/
- Dallas Northwest Crossing Bancshares, Inc., Houston, Texas -- for approval to acquire 100 percent of the voting shares of Northwest Crossing National Bank, Houston, Texas. 2/
- San Francisco Oregon Pacific Financial, Inc., Portland, Oregon -- for approval to acquire 51.49 percent of the voting shares of Santiam Valley Bank, Aumsville, Oregon. 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 3(a)(3) of the Bank Holding  
Company Act of 1956Received

New York Barclays PLC and Barclays Bank PLC, both of London, England, Barclays, USA Inc., Wilmington, Delaware, Barclays U.S. Holdings Inc., New York, New York and Barclays American Corporation, Charlotte, North Carolina -- for approval to acquire 100 percent of the voting shares of Barclays Bank of North Carolina.

New York Community Banks, Inc., Millersburg, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Peoples Safe Deposit Bank, St. Clair, St. Clair, Pennsylvania. 2/

Philadelphia Keystone Financial, Inc., State College, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Pennsylvania National Financial Corp., Harrisburg, Pennsylvania and indirectly acquire Pennsylvania National Bank and Trust Company, Pottsville, Pennsylvania, and Hamburg Savings and Trust Company, Hamburg, Pennsylvania. 2/

Philadelphia Meridian Bancorp, Inc., Reading, Pennsylvania -- for approval to acquire 100 percent of the voting shares of The First National Bank of Pike County, Milford, Pennsylvania. 2/

Cleveland Trustcorp, Inc., Toledo, Ohio -- for approval to acquire 100 percent of the voting shares of First Bancshares of Huntington, Inc., Huntington, Indiana and indirectly acquire The First National Bank in Huntington, Huntington, Indiana. 2/

Atlanta First Florida Banks, Inc., and 7L Corporation, both of Tampa, Florida -- for approval to acquire 100 percent of the voting shares of First Florida Bank of Pasco County, N.A., Bayonet Point, Florida, a proposed new bank. 2/

Dallas Howland Bancshares, Inc., San Antonio, Texas -- for approval to acquire 44.23 percent of the voting shares of The Bank of Corpus Christi, Corpus Christi, 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**

San Francisco First Interstate Corporation, Los Angeles, California -- for approval to acquire 100 percent of the voting shares of First Interstate Bank of Oklahoma City, N.A., Oklahoma City, Oklahoma, a proposed new bank.  
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**To Expand a Bank Holding Company Pursuant to  
Section 3(a) (5) of the Bank Holding Company  
Company Act of 1956**

**Received**

Cleveland Miami Citizens Bancorp, Piqua, Ohio -- for approval to merge with Comp One Corporation, Piqua, Ohio and indirectly acquire Heritage National Bank and Trust Company, Piqua, Ohio.  
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**To Expand a Bank Holding Company Pursuant to  
Section 4(c) (8) of the Bank Holding  
Company Act of 1956**

**Received**

New York Kansallis-Osake-Pankki, Helsinki, Finland -- to engage de novo (making, acquiring and/or servicing loans for itself or for others of the type made by a sales finance company; a commercial finance company; and a factor; engaging in full payout personal property leasing through its subsidiary, Kansallis Finance Ltd., (7/18/86)

New York Midland Bank PLC, London, England -- to engage de novo (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through Crocker Trust Company, San Francisco, California.  
(7/14/86)

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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

- New York Midlantic Corporation, Edison, New Jersey -- to (1) engage through Midlantic Banks, Inc., Edison, New Jersey in making and servicing loans; (2) acquire indirectly Midlantic Holdings, Inc., Edison, New Jersey and its subsidiary, Midlantic National bank and Trust Co./Florida and thereby engage in trust company functions; (3) acquire indirectly Midlantic Home Mortgage Corporation, Melville, New York and its subsidiary, Midlantic Commercial Leasing Corp., New York, New York and thereby engage in making and servicing loans and leasing personal or real property; (4) acquire indirectly Midlantic Commercial Co., Inc., New York, New York and thereby engage in making and servicing loans; (5) acquire indirectly Middle States Leasing Corp., Inc., Edison, New Jersey and thereby engage in leasing personal or real property; (6) acquire indirectly Greater Jersey Mortgage Co., Edison, New Jersey and thereby engage in making and servicing loans; (7) acquire indirectly Midlantic Brokerage Services, Inc., Edison, New Jersey and thereby engage in securities brokerage; and (8) acquire indirectly Lenders Life Insurance Company, Phoenix, Arizona and thereby engage in underwriting credit life, accident and health insurance.
- Richmond Bank of Virginia Company, Richmond, Virginia -- to engage *de novo* (providing management consulting services to depository institutions) through its subsidiary, Corporate Finance Advisors, Inc., Richmond, Virginia. The activities would be conducted nationwide. (7/15/86)
- Richmond First Union Corporation, Charlotte, North Carolina -- to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; a consumer finance company; and a sales finance company; engaging in full

**APPLICATIONS RECEIVED - Continued**

payout personal property leasing; underwriting credit life and disability insurance on consumer loans) through the acquisition of Capitol Finance Group, Inc., Charlotte, North Carolina. The activities would be conducted nationwide. (7/15/86)

**Atlanta**

TB&C Bancshares, Inc., Columbus, Georgia -- to engage indirectly in the non-banking activities presently engaged in by Calumet Discount Brokerage Services, Inc., Calumet Financial Associates, Inc., CB&T Homeowners, Inc., The Georgia Company of American, all of Columbus, Georgia.

**Chicago**

First Chicago Corporation, Chicago, Illinois -- for approval to acquire 1.01 percent (direct or indirect ownership) of Liberty Brokerage, Inc., New York, New York.