

ANNOUNCEMENT BY

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

H.2, 1986, No. 33

Actions of the Board

**Applications and Reports Received
During the Week Ending August 16, 1986**

Statement by Governor Seger before the Subcommittee on Consumer Affairs and Coinage of the House Committee on Banking, Finance and Urban Affairs regarding H.R. 1575, a bill to amend the Equal Credit Opportunity Act relative to business credit transactions, August 12, 1986.

- Boston** Colonial Bank, Waterbury, Connecticut -- proposed acquisition of assets and assumption of liabilities of the Bloomfield, Connecticut, office of Mechanics Savings Bank, Hartford, Connecticut -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Boston** First Coastal Banks, Inc., Portsmouth, New Hampshire -- extension to October 31, 1986, within which to acquire Merchants National Bank, Dover, New Hampshire. 1/
- New York** People's Bank, Bridgeport, Connecticut -- proposed merger with First Federal Savings Bank, Norwalk, Connecticut -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia** Peoples Safe Deposit Bank of Saint Clair, Pennsylvania, Saint Clair, Pennsylvania -- proposed merger with Peoples Interim Safe Deposit Bank of Saint Clair, Pennsylvania, under the charter of the latter and title of the former -- 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

- Philadelphia The Union National Mount Joy Bank, Mount Joy, Pennsylvania -- proposed merger with The Mount Joy Interim National Bank under the charter of the latter and title of the former -- report to the Comptroller of the Currency on competitive factors. 1/
- Cleveland Chase Bank of Ohio, Mentor, Ohio -- investment in bank premises. 1/
- Richmond The Citizens and Southern National Bank of South Carolina, Charleston, South Carolina -- proposed merger with Farmers and Merchants Bank, Walterboro, South Carolina -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Republic Bank & Trust Co., Charlotte, North Carolina -- proposed merger with Central Carolina Merger Corporation, Durham, North Carolina -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Richmond Southern National Corporation, Lumberton, North Carolina -- extension to October 18, 1986, within which to engage *de novo* in certain insurance activities through Unified Investors Life Insurance Company, Phoenix, Arizona. 1/
- Atlanta Coastal Commerce Bancshares, Inc., Kaplan, Louisiana -- extension to November 20, 1986, within which to become a bank holding company through the acquisition of Kaplan State Bank. 1/
- Atlanta Cullman Bancshares, Inc., Cullman, Alabama -- extension to November 24, 1986, within which to become a bank holding company through the acquisition of Peoples Bank of Cullman County. 1/
- Atlanta First Southern Bank, Mount Juliet, Tennessee -- proposed merger with First Southern Bank of Donelson, Donelson, Tennessee -- 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

- Chicago Bank of Villa Park, Villa Park, Illinois -- proposed merger with BVP Bank under the charter of the latter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Comerica Bank-Detroit, Detroit, Michigan -- extension to November 23, 1986, within which to merge with Comerica Bank-Grosse Pointe, National Association, Grosse Pointe, Michigan, and establish a branch in Grosse Pointe incident thereto. 1/
- Chicago Denmark State Bank, Denmark, Wisconsin -- proposed consolidation with Maribel-Whitelaw Bank, Whitelaw, Wisconsin -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago 1st Source Bank, South Bend, Indiana -- investment in bank premises. 1/
- Chicago The Ionia County National Bank of Ionia, Ionia, Michigan -- proposed merger with ICNB National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis Centerre Bank of Kansas City, N.A., Kansas City, Missouri -- proposed merger with Centerre Bank of Independence, N.A., Independence, Missouri and Centerre Bank Northland, N.A., North Kansas City, Missouri -- report to the Comptroller of the Currency on competitive factors. 1/
- St. Louis First Security Bank of Searcy, Arkansas, Searcy, Arkansas -- proposed merger with First Bank of Griffithville, Arkansas, Griffithville, Arkansas -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- St. Louis Pike County Bank, Murfreesboro, Arkansas -- proposed purchase of assets and assumption of deposit liabilities of the Murfreesboro branch of FirstSouth, F.A., Pine Bluff, Arkansas -- 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

- St. Louis Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, Arkansas -- extension to November 13, 1986, within which to become a bank holding company through the acquisition of Horatio State Bank. 1/
- Dallas New Braunfels Bancshares, Inc., New Braunfels, Texas -- extension to October 20, 1986, within which to acquire Citizens National Bank. 1/
- Dallas New City Bank, National Association, Lubbock, Texas -- proposed merger with City Bank, National Association, report to the Comptroller of the Currency on competitive factors. 1/
- Dallas New Merchants and Farmers Bank, Weatherford, Texas -- proposed merger with Texas Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco BankAmerica Corporation, San Francisco, California -- extension of time within which to divest certain properties. 1/
- San Francisco Foothill Independent Bank, Glendora, California -- proposed merger with The Inland National Bank, Walnut Creek, California, under the charter and title of the former -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco First Security Corporation, Salt Lake City, Utah -- extension of time within which to divest certain properties. 1/
- San Francisco Interwest Savings Bank, Oak Harbor, Washington -- proposed purchaser of assets and assumption of deposit liabilities of the Omak branch of United Bank, Tacoma, Washington -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Security Pacific Corporation, Los Angeles, California -- extension of time within which to divest certain properties. 1/
- San Francisco U.S. Bancorp, Portland, Oregon -- extension of time within which to divest certain properties. 1/

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

ACTIONS OF THE BOARD - Continued

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

New York Manufacturers Hanover Trust Company,
New York, New York -- to establish a branch
office at 2275 Coleman Street, New York, New
York. 1/ (8/13/86)

New York Chase Bank of Ohio, Mentor, Ohio -- a branch
relocation from the East Gay Street, to One
Columbus, 10 West Broad Street, Columbus,
Ohio. 1/ (8/13/86)

Richmond Union Bank and Trust Company, Bowling Green,
Virginia -- to establish a branch at State
Routes 208 and 639, Spotsylvania County,
Virginia. 1/ (8/15/86)

Chicago Davenport Bank and Trust Company, Davenport,
Iowa -- to establish an offsite electronic
facility at County Market Grocery Store,
Northpark Mall, Davenport, Iowa. 1/
(8/13/86)

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

Chicago 1st Source Bank, South Bend, Indiana -- for
approval to merge with Community State Bank,
North Liberty, Indiana. 1/ (8/15/86)

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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 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**

Approval

Forty-five Day Notification Period Waived

New York The Bank of New York, New York, New York: No
objection to invest in BNY Australia Limited,
Sydney, Australia.

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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

Dallas Northwest Crossing Bancshares, Inc., Houston,
Texas -- for approval to acquire 100 percent
of the voting shares of Northwest Crossing
National Bank, Houston, Texas. 1/ (8/28/86)

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Approved

Boston West Mass Bankshares, Inc., Greenfield,
Massachusetts -- for approval to acquire 100
percent of the voting shares of United
Savings Bank, Conway, Massachusetts. 1/
(8/13/86)

Philadelphia FNBM Financial Corporation, Minersville,
Pennsylvania -- for approval to acquire 100
percent of the voting shares of The First
National Bank of Minersville, Minersville,
Pennsylvania. 1/ (8/12/86)

Philadelphia GNB Financial Services, Inc., Gratz,
Pennsylvania -- for approval to acquire 100
percent of the voting shares of Gratz
National Bank, Gratz, Pennsylvania. 1/
(8/13/86)

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

ACTIONS OF THE BOARD - Continued

- Chicago Heritage Financial Services, Inc. Blue Island, Illinois -- for approval to acquire 100 percent of the voting shares of Bremen Bancorp, Inc., Tinley Park, Illinois and indirectly Bremen Bank and Trust Company, Tinley Park, Illinois. 1/ (8/12/86)
- 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; Marine First National Bank, Janesville, Wisconsin; West Bend Bank Marine Bank, West Bend, Wisconsin, Marine Bank of Beaver Dam, Beaver Dam, Wisconsin; and Fidelity Marine Bank, Antigo, Wisconsin. 1/ (8/13/86)
- St. Louis Adamsville, Bancshares, Inc., Adamsville, Tennessee -- for approval to acquire 98 percent of the voting shares of the Bank of Adamsville, Adamsville, Tennessee. 1/ (8/11/86)
- St. Louis Mounds Bancorp, Inc., Mounds, Illinois -- for approval to acquire at least 80 percent of the voting shares of First State Bank of Mounds, Mounds, Illinois. 1/ (8/11/86)
- St. Louis Peoples Financial Corp., Linton, Indiana -- for approval to acquire 100 percent of the voting shares of Peoples Trust Company, Linton, Indiana. 1/ (8/13/86)
- St. Louis Sharon Bancshares, Inc., Sharon, Tennessee -- for approval to acquire 100 percent of the voting shares of The Bank of Sharon, Sharon, Tennessee. 1/ (8/12/86)
- Dallas Fidelity Resources Company, Dallas, Texas -- for approval to acquire 80 percent of the voting shares of Fidelity National Bank, Dallas, Texas. 1/ (8/15/86)

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

ACTIONS OF THE BOARD - Continued

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

Approved

- Atlanta The Colonial BancGroup, Inc., Montgomery,
Alabama -- for approval to acquire 100
percent of the voting shares of Bank of
Anniston, Anniston, Alabama. 1/ (8/13/86)
- Chicago Hampton Park Corporation, Romeoville,
Illinois -- for approval to acquire at least
50.1 percent of the voting shares of Northern
Illinois Bancorp, Inc., Joliet, Illinois, and
indirectly Louis Joliet Bank and Trust
Company, Joliet, Illinois. 1/ (8/14/86)

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

Returned

- Kansas City Valley Bancorp, Inc., Brighton, Colorado --
for approval to merge with Lyons Bancorp,
Inc., Lyons, Colorado and indirectly acquire
Valley Bank of Lyons, Lyons, Colorado.
(8/15/86)

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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

- Kansas City Central Oklahoma Bancshares, Inc., Depew,
Oklahoma -- for approval to acquire Depew
Insurance Agency, Inc., Depew, Oklahoma and
thereby engage in credit related insurance
sales. (8/7/86)

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

ACTIONS OF THE BOARD - Continued

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Returned

- 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. 3/ (8/13/86)
- 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 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. 3/ (8/13/86)
- Chicago F&M Financial Services Corporation, Menomonee Falls, Wisconsin -- to establish a **de novo** subsidiary, F&M Trust Company, Inc., Menomonee Falls, Wisconsin and to engage **de novo** (engaging in the activities of a trust company of a fiduciary, agency or custodial nature). 3/ (8/11/86)
- St. Louis Community Financial Services, Inc., Bolivar, Tennessee -- to engage **de novo** (selling credit life, disability, or involuntary unemployment insurance). 3/ (8/14/86)
- Dallas Independent Bancorp, Inc., Channelview, Texas -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through the acquisition of Multibank Mortgage Corporation of Texas, Houston, Texas 3/ (8/8/86)

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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

Approved

- Richmond WM Bancorp, Cumberland, Maryland -- for approval to acquire Community Finance, Inc., Cumberland, Maryland in consumer and commercial finance activities and acts as agent for the sale of life, accident, and health insurance directly related to extensions of credit made by LTC subsidiaries. (7/31/86)
- Chicago Marisub, Inc., Milwaukee, Wisconsin -- for approval to acquire Marine Trust Company, N.A., Waukesha, Wisconsin; Marine Bank Services Corporation, Milwaukee, Wisconsin; Marinebank Leasing Company, Inc., Milwaukee, Wisconsin; Marine Mortgage Company, Inc., New Berlin, Wisconsin; and Marine Financial Services Corporation, St. Thomas, U.S. Virgin Islands. 1/ (8/13/86)
- Minneapolis Dakota Bankshares, Inc., Fargo, North Dakota -- for approval to acquire 100 percent of the voting shares Dakota First Trust Company, Fargo, North Dakota and thereby engage in activities that may be performed by a trust company. 1/ (8/13/86)

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Permitted

- New York Midland Bank PLC, London, England -- to engage *de novo* (engaging in the activities of a trust company of a fiduciary, agent, or custodial nature) through Crocker Trust Company, San Francisco, California. 3/ (8/13/86)
- New York The Mitsubishi Trust and Banking Corporation, Tokyo, Japan -- to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company; engaging in full pay-out real property leasing) through MTBC Finance, Inc., New York, New York. The activities will be conducted throughout the United States. 3/ (8/10/86)
- Cleveland Ohio Bancorp, Youngstown, Ohio -- to engage *de novo* (engaging in the activities of a trust company of a fiduciary, agency, or

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.

ACTIONS OF THE BOARD - Continued

custodial nature) through Florida Trust Services of Ohio Bancorp, Naples, Florida. The geographic area to be serve will be the State of Florida. 3/ (8/11/86)

Richmond Maryland National Corporation, Baltimore, Maryland -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; selling credit life, disability, or involuntary unemployment insurance) through its subsidiary, Maryland National Mortgage Corporation, Wilmington, Delaware. The activities will be conducted nationwide. 3/ (8/12/86)

Atlanta BancTenn Corp, Kingsport, Tennessee -- to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company) through its subsidiary, BancTenn Mortgage Corp., Kingsport, Tennessee. 3/ (8/15/86)

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Redemption of Shares**Approved**

Kansas City Monroe Agency, Inc., Monroe, Nebraska. 1/ (8/13/86)

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

Approved

Kansas City Crested Butte Bankshares, Inc., Crested Butte, Colorado. 1/ (8/13/86)

Kansas City Monroe Agency, Inc., Monroe, Nebraska. 1/ (8/13/86)

Kansas City Rosedale Bancshares, Inc., Kansas City, Kansas. 1/ (8/15/86)

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

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

APPLICATIONS RECEIVED

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

Received

New York	Banco De Ponce, Ponce, Puerto Rico -- to purchase assets and assume the liabilities of two branches of The East New York Savings Bank, New York, New York. 2/
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch office at 428 Evans Street, Williamsville, New York. 2/
New York	The Maplewood Bank and Trust Company, Maplewood, New Jersey -- to establish a branch at 301 Livingston Avenue, Livingston, New Jersey. 2/
Cleveland	The Toledo Trust Company, Toledo, Ohio -- to establish an ATM at Trustcorp Company, located at 5800 Alshire Road, Columbus, Ohio. 2/
Chicago	The Onsted State Bank, Onsted, Michigan -- to relocate its branch from 200 Hyde Road to 550 feet south of the present location. 2/
San Francisco	First Interstate Bank of California, Los Angeles, California -- to establish a branch in the vicinity of 21800 Oxnard Street, Community of Woodland Hills, City of Los Angeles, California. 2/
San Francisco	Union Bank, Los Angeles, California -- to establish a branch office in vicinity of 2386 Faraday Avenue, City of Carlsbad, County of San Diego, 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 Merge Pursuant to Section 18(c)
of the Federal Deposit Insurance Corporation****Received**

Richmond Barbour County Bank, Philippi, West Virginia
-- to merge with Barbour Interim Bank,
Philippi, West Virginia (a proposed new
bank). 2/

Dallas New City Bank, National Association, Lubbock,
Texas -- to merge with City Bank, National
Association, Lubbock, Texas. 2/

Dallas New Merchants and Farmers Bank, Weatherford,
Texas -- to merge with Texas Bank,
Weatherford, Texas. 2/

Dallas Texas American Bank/Longview, Longview, Texas
-- to merge with Texas American Bank/Town
North, L.A., Longview, Texas. 2/

San Francisco Silicon Valley Bank, San Jose, California --
to merge with National Intercity Bank, Santa
Clara, California. 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 Barbour Interstate Bank, Philippi, West
Virginia. 2/

Atlanta Home Bank of Albertville, Albertville,
Alabama (a proposed new bank). 2/

Chicago Bartonville Bank, Bartonville, Illinois. 2/

San Francisco First Indo-American Bank, San Francisco,
California (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**To Expand a Bank Holding Company Pursuant
to Section 3(a) (1) of the Bank Holding
Company Act of 1956****Received**

Philadelphia	Nicholson Voting Trust Agreement, Forest City, Pennsylvania -- for approval to acquire 52 percent of the voting shares of The First National Bank of Nicholson, Nicholson, Pennsylvania. 2/
Cleveland	Huntington Bancshares, Michigan, Inc., Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of Kasco Financial Corporation, Warren, Michigan and indirectly acquire Warren Bank, Warren, Michigan. 2/
Cleveland	Second Bancorp, Inc., Warren, Ohio -- for approval to acquire The Second National Bank of Warren, Warren, Ohio. 2/
Cleveland	Woodford Bancorp, Inc., Versailles, Kentucky -- for approval to acquire 100 percent of the voting shares of The Woodford Bank & Trust Company, Versailles, Kentucky. 2/
Richmond	Bank Maryland Corp., Towson, Maryland -- for approval to acquire 100 percent of the voting shares of Bank of Maryland, Towson, Maryland. 2/
Atlanta	First Sunbelt Bankshares, Inc., Rome, Georgia -- for approval to acquire 100 percent of the voting shares of The Georgia State Bank of Rose, Rose, Georgia. 2/
Atlanta	First Suncoast Trust Bancshares, Inc., Atmore, Alabama -- for approval to acquire 80 percent of the voting shares of The First National Bank of Atmore, Atmore, Alabama. 2/
Chicago	Warsaw Bancorp, Inc., Springfield, Illinois -- for approval to acquire 95 percent of the voting shares of The Hill-Dodge Banking Company, Warsaw, Illinois. 2/
Chicago	Western Iowa Consultants, Inc., Council Bluffs, Iowa -- for approval to acquire 94 percent of the voting shares of Citizens Savings Bank, Avoca, Iowa. 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

- St. Louis National City Bancshares, Inc., Evansville, Indiana -- for approval to acquire 100 percent of the voting shares of People Deposit Bank, Poole, Kentucky. 2/
- St. Louis Silex Bancshares, Inc., Silex, Missouri -- for approval to acquire at least 90 percent of the voting shares of Silex Banking Company, Silex, Missouri. 2/
- Minneapolis Minnesota Valley Bancshares, Inc., Minneapolis, Minnesota -- for approval to acquire 100 percent of the voting shares of the successor by merger to Norwest Bank Redwood Falls, N.A., Redwood Falls, Minnesota, Norwest Bank Tracy, Tracy, Minnesota and Norwest Bank Slayton, Slayton, Minnesota. 2/
- Minneapolis Minnwest, Incorporated, Minnetonka, Minnesota -- for approval to acquire 100 percent of the voting shares of the successor by merger to Norwest Bank Dawson, Dawson, Minnesota; Norwest Bank Luverne, Luverne, Minnesota; Norwest Bank Montevideo, Montevideo, Minnesota; and Norwest Bank Ortonville, Ortonville, Minnesota. 2/
- Minneapolis Walsh County Bancorporation, Inc., Drayton, North Dakota -- for approval to acquire 100 percent of the voting shares of Bank of Minto, Minto, North Dakota. 2/
- Kansas City Charter Bancorporation, Englewood, Colorado -- for approval to acquire 100 percent of the voting shares of Charter Bank and Trust, Englewood, Colorado. 2/
- Kansas City Midlands Bancorp, Inc., Papillion, Nebraska -- for approval to acquire 98 percent of the voting shares of Bank of the Midlands, Papillion, Nebraska. 2/
- Dallas Bay Holdings Corporation, Rockport, Texas -- for approval to acquire 100 percent of the voting shares of Portland State Bank, Portland, Texas. 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 Bryson Bancorporation, Bryson, Texas -- for approval to acquire 87.25 percent of the voting shares of Bryson Bancshares, Inc., Bryson, Texas and indirectly acquire The First State Bank of Bryson, Bryson, Texas. 2/
- Dallas Greater Southwest Bancshares, Inc., Irving, Texas -- for approval to acquire 80 percent of the voting shares of Bank of the West, Irving, Texas. 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 Charter Financial Corporation, Framingham, Massachusetts and indirectly acquire Framingham Trust Company, Framingham, Massachusetts. 2/
- Boston Hartford National Corporation, Hartford, Connecticut -- for approval to acquire 100 percent of the voting shares of First New England Bankshares Corp., Taunton, Massachusetts and indirectly acquire First Bristol County National Bank, Taunton, Massachusetts. 2/
- Boston Shawmut Corporation, Boston, Massachusetts -- to acquire the Fidelity Trust Company, Stamford, Connecticut. 2/
- New York Saban, S.A., Panama City -- for approval to acquire 3.58 percent of the voting shares of Republic New York Corporation, New York, New York and thereby indirectly acquire Republic National Bank of New York, New York, New York. 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

- Cleveland AmeriTrust Corporation, Cleveland, Ohio and First Indiana Bancorp, Elkhart, Indiana -- for approval to acquire 100 percent of the voting shares of Union Banc Corp, Kokomo, Indiana and indirectly acquire Union Bank & Trust Company, Kokomo, Indiana. 2/
- Cleveland AmeriTrust Corporation, Cleveland, Ohio and First Indiana Bancorp, Elkhart, Indiana -- for approval to acquire 100 percent of the voting shares of Central Indiana Bancorp, Inc., Fairland, Indiana and indirectly acquire Central Indiana Bank, N.A., Fairland, Indiana. 2/
- Cleveland Banc One Corporation, Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of First National Bank of Fenton, Fenton, Michigan. 2/
- Cleveland First National Cincinnati Corporation, Cincinnati, Ohio -- for approval to acquire 100 percent of the voting shares of Second National Corporation, Richmond, Indiana and indirectly acquire The Second National Bank of Richmond, Richmond, Indiana and Bentonville State Bank, Bentonville, Indiana. 2/
- Cleveland Huntington Bancshares, Incorporated, Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of Kasco Financial Corporation, Warren, Michigan and indirectly acquire Warren Bank, Warren, Michigan. 2/
- Cleveland Huntington Bancshares Incorporated, Columbus, Ohio and Huntington Bancshares of Indiana, Inc., Columbus, Ohio -- for approval to acquire 100 percent of the voting shares of Wainwright Financial Corporation, Noblesville, Indiana and indirectly acquire Wainwright Bank & Trust Company, Noblesville, Indiana. 2/
- Richmond CCB Financial Corporation, Durham, North Carolina -- for approval to acquire 100 percent of the voting shares of Republic Bank & Trust Co., Charlotte, North Carolina. 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

- Richmond Mountaineer Bankshares of West Virginia, Inc., Martinsburg, West Virginia -- for approval to acquire 100 percent of the voting shares of First National Bank of Salem, Salem, West Virginia. 2/
- Chicago F & M Financial Services Corporation, Menomonee Falls, Michigan -- for approval to acquire 100 percent of the voting shares of The Bank of Ashippun, Ashippun, Michigan. 2/
- Chicago First of America Bank Corporation, Kalamazoo, Michigan -- for approval of 100 percent of the voting shares of the successor by merger to First Bancorp, Indianapolis, Indiana and indirectly First Bank and Trust Company, Speedway, Indiana. 2/
- Chicago State Financial Services Corporation, Hales Corner, Wisconsin -- for approval to acquire 66.67 percent of the voting shares of Edgewood Bank, Greenfield, Wisconsin. 2/
- Chicago Waupaca Bancorporation, Waupaca, Wisconsin -- for approval to acquire 100 percent of the voting shares of Iola Bancshares, Inc., Iola, Wisconsin and indirectly First State Bank of Iola, Iola, Wisconsin 2/
- St. Louis Lincolnland Bancorp, Inc., Dale, Indiana -- for approval to acquire 100 percent of the voting shares of Farmers State Bank, Rockport, Indiana. 2/
- St. Louis Marshfield Investment Company, Springfield, Missouri -- for approval to acquire 100 percent of the voting shares of Bank of Kimberling City, Kimberling City, Missouri. 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

- 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

- Cleveland The Central Bancorporation, Inc., Cincinnati, Ohio -- for approval to merge with Oberlin Bancshares, Inc., Oberlin, Ohio and indirectly acquire The Oberlin Bank Company, Oberlin, Ohio. 2/
- Atlanta CB&T Bancshares, Inc., Columbus, Georgia -- for approval to merge with First Camden Bancorporation, St. Mary's, Georgia and indirectly acquire First National Bank of Camden County, St. Mary's, Georgia. 2/
- St. Louis Marshfield Investment Company, Springfield, Missouri -- for approval to merge with Golden City Investment Company, Springfield, Missouri and indirectly acquire First National Bank, Lamar, Missouri. 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**

Received

- Boston United Savers' Bancorp, Inc., Littleton, New Hampshire -- 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; a commercial finance company; a factor; engaging in full pay-out personal and real property leasing) through United Saver's Acceptance Corp., Hanover, New Hampshire. The activities would be conducted in New England and New York. (8/11/86)
- Cleveland Equimark Corporation, Pittsburgh, Pennsylvania -- to engage *de novo* (providing portfolio, investment advice to any person; providing financial advice to state and local governments; providing management consulting services to depository institutions) through its subsidiary, Equimanagement, Inc., Pittsburgh, Pennsylvania. (8/13/86)
- Cleveland Mellon Bank Corporation, Pittsburgh, Pennsylvania -- for approval to engage *de novo* in underwriting home mortgage redemption insurance.

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 Habersham Bancorp, Cornelia, Georgia -- to engage *de novo* (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through its subsidiary, CDM, Helen, Georgia. (8/15/86)
- Atlanta Lakeside Bancshares, Inc., Lake Charles, Louisiana -- to engage *de novo* (underwriting credit life and disability insurance on consumer loans) through its subsidiary Lakeside Life Insurance Company, Inc., Lake Charles, Louisiana. (8/15/86)
- Chicago Central Wisconsin Bankshares, Inc., Wausau, Wisconsin -- for approval to acquire First American Investment, Incorporated, Wausau, Wisconsin and thereby engage in securities brokerage activities.
- Chicago First United Financial Services, Inc., Arlington Heights, Illinois -- to establish a *de novo* subsidiary, Arlington Commercial Finance Company, Reno, Nevada and to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a commercial finance company). (8/11/86)
- Chicago Itasca Bancorp, Inc., Itasca, Illinois -- for approval to acquire B.I.P., Inc., Bloomingdale, Illinois and thereby engage in providing data processing services to its principals.
- Minneapolis Norwest Corporation, Minneapolis, Minnesota -- to engage in operating a credit card business through the acquisition of Dial Bank, Sioux Falls, South Dakota.
- Minneapolis Walsh County Bancorporation, Inc., Drayton, North Dakota -- to acquire Minto Insurance Agency, Minto, North Dakota and thereby engage in general insurance agency activities in a community with a population not exceeding 5,000.