

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

H.2, 1986, No. 44

**Actions of the Board
Applications and Reports Received
During the Week Ending November 1, 1986**

ACTIONS OF THE BOARD

Federal Reserve published an update, effective November 1, 1986, to its guidelines on the Credit Practices Rule, which applies to all banks and their subsidiaries, concerning unfair or deceptive acts or practices in extending consumer credit.

Federal Reserve has approved a list of six additional permissible non-banking activities for bank holding companies under Regulation Y, subject to certain conditions; the additional activities are: consumer financial counseling; tax planning and tax preparation; futures and options advisory services; check guaranty service; collection agency and credit bureau services; and personal property appraisals.

- Boston Bank of New England Corporation, Boston, Massachusetts -- extension to January 23, 1987, to engage in the business of retail installment sales through CBT Factors Corporation. 1/
- New York Commercial Trust Company of New Jersey, Jersey City, New Jersey -- investment in bank premises. 1/
- New York Marine Midland Bank, N.A., Buffalo, New York, -- proposed purchase of assets and assumption of liabilities of three branches of the Permanent Savings Bank, Niagara Falls, New York -- report to the Comptroller of the Currency on competitive factors.

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

ACTIONS OF THE BOARD - Continued

- New York First Commercial Bank of New York, New York, New York -- proposed purchase of assets and assumption of deposit liability in the Delaney Street branch of Manufacturers Hanover Trust Company -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- New York The Greater New York Savings Bank, New York, New York -- proposed transfer of certain assets in consideration of the assumption of deposit liabilities of two branches of Ensign Bank, F.S.B. -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Philadelphia The First Jersey National Bank/Central, Perth Amboy, New Jersey -- proposed merger with The First Jersey National Bank/Broad Street, Trenton, New Jersey -- report to the Comptroller of the Currency on competitive factors. 1/
- Cleveland First Sidney Banc Corp., Sidney, Ohio -- extension to January 31, 1987, to acquire The First National Bank. 1/
- Cleveland AmeriTrust Corporation, Cleveland, Ohio and First Indiana Bancorp of Elkhart, Elkhart, Indiana -- extension to December 15, 1986, to acquire State Bank of Lima, Howe, Indiana. 1/
- Cleveland The Dollar Savings and Trust Company, Youngstown, Ohio -- extension to establish a CBCT branch at the General Motors Van Plant, 2300 Hallock-Young Road, S.W., Lordstown, Ohio. 1/
- Richmond Peoples Bank of Charles Town, Charles Town, West Virginia -- investment in bank premises. 1/
- Richmond Farmers and Merchants Bank of Summersville, Summersville, West Virginia -- investment in bank premises. 1/

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

ACTIONS OF THE BOARD - Continued

- Richmond Central Fidelity Bank, Richmond, Virginia -- extension to April 30, 1987, to establish a branch at 3565 Orange Avenue, N.E. Roanoke, Virginia. 1/
- Richmond The South Carolina National Bank, Charleston, South Carolina -- proposed merger with The Bank of Fairfield, Winnsboro, South Carolina -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond First Charter National Bank, Concord, North Carolina -- proposed merger with Merchants and Farmers Bank, Landis, North Carolina -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Peoples Bank, National Association, Warrenton, Virginia -- proposed merger with The Peoples National Bank of Warrenton -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Pocomoke City National Bank, Pocomoke City, Maryland -- proposed consolidation with Eastern Shore National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Richmond Union Bank and Trust Company, Bowling Green, Virginia -- investment in bank premises. 1/
- Atlanta First National Bank of Live Oak, Live Oak, Florida -- proposed merger with Hamilton County Bank, Jasper, Florida -- report to the Comptroller of the Currency on competitive factors. 1/
- Atlanta Colonial Bank of Northwest Alabama, Lexington, Alabama -- proposed merger with Colonial Bank of Alabama, Birmingham, Alabama -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Barnett Bank of Polk County, Lakeland, Florida -- proposed purchase of assets and assumption of the liabilities of five Lakeland offices of Barnett Bank of Southwest Florida, Sarasota, Florida -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Atlanta Bedford County Bank, Shelbyville, Tennessee -- proposed merger with Bedford Interim Bank, Shelbyville, Tennessee -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Peoples Bank of Cullman, Cullman County, Cullman, Alabama -- proposed merger with Cullman Interim Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Vermilion Bank & Trust Company, Kaplan, Louisiana -- proposed merger with Boulevard Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Colonial Bank of Anniston, Anniston, Alabama -- proposed merger with Colonial Bank of East-Central Alabama, Pell City, Alabama -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Atlanta Colonial Bank of Northwest Alabama, Lexington, Alabama -- proposed merger with Colonial Bank of North Alabama, Huntsville, Alabama -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- Chicago Shelby County State Bank, Shelbyville, Illinois -- investment in bank premises. 1/
- Chicago The Clinton National Bank, Clinton, Iowa -- proposed purchase of the assets and assumption of the liabilities of Hawkeye Bank and Trust, Camanche, Iowa -- report to the Comptroller of the Currency on competitive factors. 1/
- Chicago Citizens Bank and Trust Company, Warren, Illinois -- proposed merger with The First National Bank of Stockton, Stockton, Illinois -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Chicago The Second National Bank of Petersburg,
Petersburg, Illinois -- proposed merger with
The First National Bank of Petersburg --
report to the Comptroller of the Currency on
competitive factors. 1/
- Chicago The Cosmopolitan National Bank of Chicago,
Chicago, Illinois -- proposed merger with
Interim Cosmopolitan National Bank of Chicago
-- report to the Comptroller of the Currency
on competitive factors. 1/
- Chicago The First National Bank of Richmond, Richmond
Indiana -- proposed merger with Security
National Bank, New Castle, Indiana -- report
to the Comptroller of the Currency on
competitive factors. 1/
- Chicago First Hanover Bancorp, Inc., Hanover,
Illinois -- extension to January 18, 1987 to
acquire Hanover State Bank. 1/
- Chicago Citizens Group, Inc., Toluca, Illinois --
extension to January 24, 1987, to acquire The
Citizens National Bank of Toluca. 1/
- Chicago Tri-County Financial Group, Inc., Mendota,
Illinois -- extension to January 27, 1987, to
acquire First State Bank. 1/
- Chicago Valley Holding Company, Aurora, Illinois --
extension to December 25, 1986, to acquire
the successor by merger to Valley National
Bank of Aurora. 1/
- St. Louis Mounds Bancorp, Inc., Mounds, Illinois --
extension to February 9, 1987, to acquire the
First State Bank of Mounds. 1/
- St. Louis Jersey State Bank, Jerseyville, Illinois --
proposed merger with JSB Interim Bank --
report to the Federal Deposit Insurance
Corporation on competitive factors. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas M & F Bancshares, Inc., Weatherford, Texas -- extension to January 9, 1987, -- to acquire Doss Financial Bancshares, Inc.; Texas Bank of Denton, Denton; Early Financial Bancshares, Inc., Wetherford; Texas Bank, Early; and Texas Bank, Weatherford, Texas. 1/
- Dallas First Alpine, Inc., Alpine, Texas -- extension to January 12, 1986 -- to acquire First National Bank in Alpine. 1/
- Dallas Fidelity Resources Company, Dallas, Texas -- extension to February 5, 1987, to acquire Fidelity National Bank. 1/
- Dallas First Texcorp, Inc., Dallas, Texas -- extension to January 18, 1987 -- to acquire First Texas Bank, Irving, N.A., Irving, Texas. 1/
- San Francisco United Bank, Murray, Utah -- proposed merger with U.B. Interim Bank, Salt Lake City, Utah -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Brentwood Bank, Los Angeles, California, proposed merger with Westlake Bancorp, Westlake Village, California -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/
- San Francisco Rainer Bank Oregon, N.A. Gresham, Oregon -- proposed purchase of assets and assumption of deposit liabilities of Rainer Bank Oregon F.S.B., Portland, Oregon -- report to the Comptroller of the Currency on competitive factors. 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 The State Bank of Viroqua, Viroqua,
Wisconsin. (10/24/86)

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

ACTIONS OF THE BOARD - Continued

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

Approved

New York Chemical Bank, New York, New York -- to
 establish a branch office at U.S. Trust
 Company of New York, 770 Broadway, New York,
 New York. 1/ (10/31/86)

New York Commercial Trust Company of New Jersey,
 Jersey City, New Jersey -- to establish a
 branch office at 375 Main Street, Bedminster,
 Somerset County, New Jersey. 1/ (10/29/86)

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

Approved

Chicago Lakeview Interim Bank, Lakeview, Michigan.
 1/ (10/29/86)

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

Approved

Chicago Bank of Lakeview, Lakeview, Michigan -- to
 merge with Lakeview Interim Bank, Lakeview,
 Michigan. 1/ (10/29/86)

San Francisco Silicon Valley Bank, San Jose, California --
 to merge with National Intercity Bank, Santa
 Clara, California. 1/ (10/31/86)

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1/ 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

Approved

New York Citicorp, New York, New York -- grants consent to continue to hold, directly or indirectly, 100 percent of the shares of Vickers da Costa Futures Limited, Hong Kong, after Futures acts as a futures commission merchant on the Hong Kong Futures Exchange Limited with respect to a futures contract based on stock traded on the Hong Kong Stock Exchange and futures contracts of the kinds listed in section 225.25(b)(18) of Regulation Y. (10/27/86)

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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 Herky Hawk Financial Corp., Hopkinton, Iowa -- for approval to acquire 80 percent of the voting shares of Citizens State Bank, Hopkinton, Iowa. (10/30/86)

Dallas Celina Bancshares, Inc., Celina, Texas -- for approval to acquire 80 percent of the voting shares of The First State Bank, Celina, Texas (10/28/86)

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Approved

Atlanta Commerce Corporation, St. Francisville, Louisiana -- for approval to acquire 80 percent of the voting shares of Feliciana Commerce Corporation, St. Francisville, Louisiana and indirectly acquire Bank of Commerce and Trust Company, St. Francisville, Louisiana. 1/ (10/29/86)

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

ACTIONS OF THE BOARD - Continued

- Chicago Charter Banc Group, Inc., Northfield, Illinois -- for approval to acquire 80 percent of the voting shares of Bank of Glenbrook, Glenview, Illinois; Bank of Northfield, Northfield, Illinois; Bank of Wheaton, Wheaton, Illinois and Bank of Winfield, Winfield, Illinois. 1/ (10/28/86)
- Chicago First American Bankshares, Inc., Fort Atkinson, Wisconsin -- for approval to acquire at least 80 percent of the voting shares of First American Bank & Trust Co., Fort Atkinson, Wisconsin. 1/ (10/30/86)
- Chicago First Community Bankshares, Milton, Wisconsin -- for approval to acquire 100 percent of the voting shares of The Farmers Bank, Milton, Wisconsin. 1/ (10/27/86)
- Chicago First Petersburg Bancshares, Inc., Petersburg, Illinois -- for approval to acquire 100 percent of the voting shares of The First National Bank of Petersburg, Petersburg, Illinois. 1/ (10/30/86)
- Chicago Lakeview Financial Corp., Lakeview, Michigan -- for approval to acquire 100 percent of the voting shares of Bank of Lakeview, Lakeview, Michigan. 1/ (10/29/86)
- Chicago Portage County Bancshares, Inc., Almond, Wisconsin -- for approval to acquire 100 percent of the voting shares of M&I Bank of Portage County, Almond, Wisconsin. 1/ (10/29/86)
- St. Louis First City Bancshares, Incorporated of Springfield, Springfield, Missouri -- for approval to acquire 100 percent of the voting shares of First City National Bank, Springfield, Missouri. 1/ (10/28/86)
- Minneapolis F&M Bank Holding Company of Valley City, Inc., Valley City, North Dakota -- for approval to acquire 80.85 percent of the voting shares of Farmers & Merchants Bank of Valley City, Valley City, North Dakota. 1/ (10/29/86)
- Kansas City TCM Company, Crete, Nebraska -- for approval to acquire 100 percent of the voting shares of City Bank and Trust Company, Crete, Nebraska. 1/ (10/30/86)

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

ACTIONS OF THE BOARD - Continued

Dallas Greater Southwest Bancshares, Inc., Irving, Texas -- for approval to acquire 80 percent of the voting shares of Bank of the West, Irving, Texas. 1/ (10/28/86)

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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

Boston First NH Banks, Inc., Manchester, New Hampshire -- for approval to acquire 100 percent of the voting shares of First NH Bank of Maine, Portland, Maine, a proposed new bank. 1/ (10/27/86)

Boston First NH Banks, Inc., Manchester, New Hampshire -- for approval to acquire 100 percent of the voting shares of The Cheshire National Bank, Keene, New Hampshire. 1/ (10/31/86)

Philadelphia Commerce Bancorp, Inc., Marlton, New Jersey -- for approval to acquire 100 percent of the voting shares of Commerce Bank/Pennsylvania, N.A., Philadelphia, Pennsylvania. 1/ (10/24/86)

Philadelphia Independence Bancorp., Perkasie, Pennsylvania -- for approval to acquire 100 percent of the voting shares of Third National Bank and Trust Company of Scranton, Scranton, Pennsylvania. 1/ (10/29/86)

Cleveland Huntington Bancshares Incorporated, Columbus, Ohio -- for approval to acquire Wainwright Financial Corporation, Noblesville, Indiana and indirectly acquire Wainwright Bank & Trust Company, Noblesville, Indiana. 1/ (10/29/86)

Atlanta ABC Holding Company, Moultrie, Georgia -- for approval to acquire 51.48 percent of the voting shares of The Citizens Bank of Tifton, Tifton, Georgia. 1/ (10/30/86)

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

ACTIONS OF THE BOARD - Continued

- Atlanta Southeast Banking Corporation, Miami, Florida -- for approval to acquire 100 percent of the voting shares of The First National Bank of Palm Beach, Incorporated, Palm Beach, Florida. 1/ (10/31/86)
- Chicago Citizens Community Bankshares, Inc., Wittenburg, Wisconsin -- for approval to acquire 99.8 percent or more of the voting shares of Crandon National Bank, Crandon, Wisconsin. 1/ (10/30/86)
- Chicago First of America Bank Corporation, Kalamazoo, Michigan -- for approval to acquire 100 percent of the voting shares of First Bancorp, Indianapolis, Indiana and indirectly acquire First Bank and Trust Company, Speedway, Indiana. 1/ (10/28/86)
- Chicago Merchants National Corporation, Indianapolis, Indiana -- for approval to acquire 100 percent of the voting shares of Anderson Banking Company, Anderson, Indiana. (10/29/86)
- St. Louis Magna Group, Inc., Belleville, Illinois -- for approval to acquire 100 percent of the voting shares of Bank of Cahokia, Cahokia, Illinois. 1/ (10/29/86)
- Kansas City Fourth Financial Corporation, Wichita, Kansas -- for approval to acquire 100 percent of the voting shares of First National Bank and Trust Company of Lenexa, Lenexa, Kansas. 1/ (10/31/86)

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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 Huntington Bancshares of Indiana, Inc., Columbus, Ohio -- for approval to acquire Wainwright Financial Corporation, Noblesville, Indiana, and indirectly acquire Wainwright Bank & Trust Company, Noblesville, Indiana. 1/ (10/29/86)

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

ACTIONS OF THE BOARD - Continued

- Chicago Hi-Bancorp, Inc., Highwood, Illinois -- for approval to acquire 13.30 percent of GNP Bancorp, Inc., Mundelein, Illinois and indirectly acquire New Century Bank, Mundelein, Illinois. 1/ (10/30/86)
- Chicago Merchants National Corporation, Indianapolis, Indiana -- for approval to merge with Farmers State Corporation, Zionsville, Indiana and indirectly acquire Mid State Bank, Zionsville, Indiana; US Bancorp, Carmel, Indiana and indirectly acquire Union State Bank, Carmel, Indiana; and Alliance Bancorp, Danville, Indiana and indirectly acquire Mid State Bank of Hendricks County, Danville, Indiana. (10/29/86)
- St. Louis Dawson Springs Bancorp, Inc., Dawson Springs, Kentucky -- for approval to merge with Kentucky State Bancorp, Inc., Scottsville, Kentucky and indirectly acquire Kentucky State Bank of Scottsville, Scottsville, Kentucky. 1/ (10/29/86)
- St. Louis Grenada Sunburst System Corporation, Grenada, Mississippi -- for approval to merge with South Mississippi Capital Company, Prentiss, Mississippi and indirectly acquire South Mississippi Bank, Prentiss, Mississippi. 1/ (10/28/86)

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

Returned

- Minneapolis Resource Companies, Inc., Minneapolis, Minnesota -- for retroactive approval to expand the geographic area served by its subsidiary, Resource Capital Advisors, Inc., Minneapolis, Minnesota, to include Milwaukee, Wisconsin. (10/29/86)

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

ACTIONS OF THE BOARD - Continued

Approved

- Richmond Dominion Bankshares Corporation, Roanoke, Virginia -- to retain an additional .4 percent of the shares of Internet, Inc., Reston, Virginia. 1/ (10/30/86)
- Chicago Itasca Bancorp Inc., Itasca, Illinois -- to acquire 30.3 percent of B.I.P., Inc., Bloomingsdale, Illinois. 1/ (10/31/86)

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Permitted

- Philadelphia First Lehigh Corporation, Walnutport, Pennsylvania -- to establish a **de novo** subsidiary, Global Leasing Company, Walnutport, Pennsylvania, and to engage **de novo** (engaging in full pay-out real property leasing) 3/ (10/31/86)
- Chicago First Illinois Corporation, Evanston, Illinois -- to establish a **de novo** subsidiary, First Illinois Mortgage Corporation, Evanston, Illinois and to engage **de novo** (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company). The geographic scope will be the entire United States. 3/ (10/27/86)
- Chicago First Wisconsin Corporation, Milwaukee, Wisconsin -- to engage **de novo** (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through its proposed subsidiary, First Wisconsin Trust Company of Florida, N.A., Palm Beach County, Florida. 3/ (10/31/86)

 1/ 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

St. Louis GAB Bancorp., Inc., Jasper, Indiana -- 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, GAB Mortgage Corp., Jasper, Indiana. This activity will be conducted from an office located in Ferdinand, Illinois. 3/ (10/31/86)

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Redemption of Shares

Approved

Kansas City Berco, Inc., Bennington, Kansas. 1/
(10/28/86)

Kansas City Leavecorp, Inc., Leavenworth, Kansas. 1/
(10/30/86)

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

Approved

Kansas City Berco, Inc., Bennington, Kansas. 1/
(10/28/86)

Kansas City Leavecorp, Inc., Leavenworth, Kansas. 1/
(10/30/86)

1/ 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 J. Henry Schroder Bank and Trust Company,
New York, New York -- to establish a branch
at 20 Broad Street, New York, New York. 2/

Philadelphia Miners Bank of Lykens, Lykens, Pennsylvania
-- to establish a remote service facility at
Don's Food Rite, 668 Main Street, Lykens,
Pennsylvania. 2/

Richmond Central Fidelity Bank, Richmond, Virginia --
to establish a branch at 215 North Main
Street, Blacksburg, Virginia. 2/

Chicago M&I Marshall & Ilsley Bank, Milwaukee,
Wisconsin -- to establish an offsite
electronic facility at N63 W23075 Main
Street, Sussex, Wisconsin. 2/

Chicago The Northern Trust Company, Chicago, Illinois
-- to establish a branch office at 62 Green
Bay Road, Winnetka, Illinois. 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 Hardy County Bank, Inc., Wardensville, West
Virginia (a proposed new bank) 2/

Atlanta First Community Bank of Orange City, Orange
City, Florida. 2/

Atlanta Gulfport Bank, Gulfport, Florida. 2/

Chicago Melrose Park Bank and Trust, Melrose Park,
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.

APPLICATIONS RECEIVED - Continued

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

Received

Richmond Hardy County Bank, Inc., Wardensville, West
Virginia -- (a proposed new bank) to merge
with The Capon Valley Bank, Wardensville,
West Virginia. 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**

Received

New York Banco Cafetero International Corporation, New
York, New York -- requests consent to amend
its Articles of Association to reflect a
change in Edge's home office from New York,
New York to Miami, Florida and the fact that
Edge will operate from both these locations.

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

Received

Atlanta Citizens Southern Bancshares, Inc., Vernon,
Alabama -- for approval to acquire 80 percent
of the voting shares of Citizens State Bank,
Vernon, Alabama. 2/

St. Louis Ballard Kevil Bancorp, Inc., Kevil, Kentucky
-- for approval to acquire 100 percent of the
voting shares of The Kevil Bank, Kevil,
Kentucky. 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 AmBank Holding Company of Colorado, St. Paul, Minnesota -- for approval to acquire 100 percent of the voting shares of AmBank Holding Company, St. Paul, Minnesota and indirectly American National Bank of Arizona, Scottsdale, Arizona; Burns Bancorporation, Inc., St. Paul, Minnesota and indirectly Burns National Bank of Durango, Durango, Colorado; FAB Bancorporation, Inc., St. Paul, Minnesota and indirectly FirstAmerican Bank, N.A., Colorado Springs, Colorado. 2/

Kansas City FCB Bancshares, Inc., Overland Park, Kansas -- for approval to acquire 100 percent of the voting shares of First Continental Bank & Trust, Overland Park, Kansas 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

Cleveland First Ohio Bancshares, Inc., Toledo, Ohio -- for approval to acquire 100 percent of the voting shares of The Home Banking Company, Gibsonburg, Ohio. 2/

Cleveland Wesbanco, Inc., Wheeling, West Virginia -- for approval to acquire 100 percent of the voting shares of South Hills Bank, Charleston, West Virginia. 2/

Cleveland Wesbanco, Inc., Wheeling, West Virginia -- for approval to acquire 100 percent of the voting shares of Wirt County Bank, Wilzabeth, West Virginia. 2/

Richmond Highlands Bankshares, Inc., Petersburg, West Virginia -- for approval to acquire 100 percent of the voting shares of The Capon Valley Bank, Wardensville, West Virginia. 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 Sterling Bancorp, Inc., Eleanor, West Virginia -- for approval to acquire 100 percent of the voting shares of Milton Tri-County Bank, Milton, West Virginia. 2/

Atlanta Southeast Banking Corporation, Miami, Florida -- for approval to acquire Florida State Bank, Destin, Florida. 2/

Chicago First Michigan Bank Corporation, Zeeland, Michigan -- for approval to acquire State Savings Bank, Lowell, Michigan. 2/

Chicago Valley Bancorporation, Appleton, Wisconsin -- for approval to acquire Suburban State Bank, Hartland, Wisconsin. 2/

Kansas City J.R. Montgomery Bancorporation, Lawton, Oklahoma -- for approval to acquire an additional 10 percent of the voting shares of Fort Still National Bank, Fort Still, Oklahoma. 2/

Kansas City United Missouri Bancshares, Inc, Kansas City, Missouri -- for approval to acquire 100 percent of the voting shares of FCB Corp., Collinsville, and indirectly First National Bank in Collinsville, Collinsville; and First State Bank of Morrinsonville, Morrinsonville, Illinois. 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

Richmond Mountaineer Bankshares of West Virginia, Inc., Martinsburg, West Virginia -- for approval to acquire 100 percent of the voting shares of The Bank of Wadestown, Fairview, West Virginia. 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 Old National Bancorp, Evansville, Indiana --
for approval to merge with GCB Bancorp,
Princeton, Indiana and indirectly acquire
Gibson County Bank, Princeton, Indiana. 2/

Kansas City First Commerce Bancshares, Inc., Lincoln,
Nebraska -- for approval to merge with
Commerce Group Grand Island, Inc., and
indirectly acquire Overland National Bank of
Grand Island, Grand Island; Commerce Group
Kearney, Inc., Kearney, and indirectly
acquire First National Bank & Trust Company,
Kearney, Kearney, Commerce Group West Point,
Inc., West Point and indirectly acquire First
National Bank of West Point, West Point,
Nebraska. 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

Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania
-- to engage **de novo** (making, acquiring
and/or servicing loans for itself or for
others of the type made by a commercial
finance company) through a newly owned
subsidiary, Provident National Corporation,
Cherry Hill, New Jersey. (10/27/86)

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 First Union Corporation, Charlotte, North Carolina -- to engage **de novo** through its subsidiary, First Union Brokerage Services, Inc., Charlotte, North Carolina in the purchase and sale of precious metals for the account of customers.
- Atlanta Barnett Banks of Florida, Inc., Jacksonville, Florida -- 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, Barnett Banks Insurance, Inc., Jacksonville, Florida. The activity will be conducted throughout the United States. (10/31/86)
- St. Louis Citizens Financial Group, Inc., New Haven, Missouri -- to acquire Gerding Insurance Agency, New Haven, Missouri and thereby engage in selling and servicing multi-line life and casualty insurance products in a community with a population of less than 5,000.
- Minneapolis **CORRECTION:** Norwest Financial, Inc., and Norwest Financial Services, Inc., both of Des Moines, Iowa -- to engage **de novo** (selling credit life, disability, or involuntary unemployment insurance) by Norwest Corporation or its subsidiaries which are secured by first mortgages on residential real estate, should not have appeared in H.2 No. 40 for the week ending October 4, 1986.

APPLICATIONS RECEIVED - Continued

- Kansas City First United Bancshares, Inc., Ord, Nebraska -- to acquire indirect control of Grant Insurance Agency, Grant, Nebraska and thereby engage in general insurance agency activities in Grant, Nebraska, a town of less than 5,000 population pursuant to exemption C of the Garn St. Germain Act to acquire the assets of Wolbach Insurance Agency, Wolbach, Nebraska and thereby engage in general insurance agency activities in Wolbach, Nebraska a town of less than 5,000 population, pursuant to exemption C of the Garn-St. Germain Act; and to acquire the assets of Ord Insurance Agency, Ord, Nebraska, and thereby engage in general insurance agency activities in Ord, Nebraska, a town of less than 5,000 population pursuant to exemption C of the Garn-St Germain Act.
- San Francisco First Hawaiian, Inc., Honolulu, Hawaii -- to acquire Crocker Financial Corporation, Ltd., Honolulu, Hawaii, and thereby engage in operating an industrial bank, Morris Plan bank or industrial loan company.
- San Francisco Mission Valley Bancorp, Pleasanton, California -- to engage *de novo* (providing portfolio investment advice to any person) (10/31/86)
- San Francisco The Tokai Bank, Ltd., Nagoya, Japan -- to engage *de novo* (engaging in the activities of a trust company of a fiduciary, agency, or custodial nature) through its subsidiary, Tokai Trust Company of New York, New York, New York. (10/30/86)