

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

H.2, 1987, No. 14

Actions of the Board

**Applications and Reports Received
During the Week Ending April 3, 1987**

Announcement of approval of a proposal to allow Federal Reserve Banks to offer a redeposit service for low-dollar checks that have been returned unpaid, and delegation of authority to the Board's Director of Division of Federal Reserve Bank Operations to approve additional service features.

Announcement of reductions in portions of the fee structure for the federal agency book-entry securities service, effective May 1, 1987.

Adoption of final change to the official staff commentaries to the Board's Regulations B (Equal Credit Opportunity), E (Electronic Fund Transfers), and Z (Truth in Lending).

- | | |
|-----------|---|
| Secretary | ABI Interim National Bank, Alameda, California -- proposed merger with Community First National Bank, Pleasanton, California -- report to the Comptroller of the Currency on competitive factors. 1/ |
| Boston | The Savings Bank of Newport, Newport, Rhode Island -- proposed acquisition of assets and assumption of deposit liabilities of Newport County Trust Company -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/ |
| Boston | The Family Mutual Savings Bank, Haverhill, Massachusetts -- proposed acquisition of the Georgetown, Massachusetts, office of The First National Bank of Boston, Boston, Massachusetts -- 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 First National Bank of Lancaster County, Lancaster, Pennsylvania -- proposed merger with Interim Bank of Lancaster County under the new title of Bank of Lancaster County, N.A., -- report to the Comptroller of the Currency on competitive factors. 1/
- Philadelphia The Honesdale National Bank, Honesdale, Pennsylvania -- proposed merger with The Interim Honesdale National Bank -- report to the Comptroller of the Currency on competitive factors. 1/
- Philadelphia Bankers Financial Services Corporation, Schuylkill Haven, Pennsylvania -- extension to acquire The Schuylkill Haven Trust Company. 1/
- Richmond Credit and Commerce American Holdings, N.V., Curacao, Netherlands Antilles; Credit and Commerce American Investments, B.V., Amsterdam, Netherlands; First American Corporation, Washington, D.C.; and First American Bankshares, Inc., Washington, D.C. -- extension to July 1, 1987, to engage *de novo* in insurance underwriting activities through Potomac Insurance Company, Phoenix, Arizona. 1/
- Richmond City Holding Company, Charleston, West Virginia -- extension to June 5, 1987, to acquire The Peoples Bank of Point Pleasant, Point Pleasant, West Virginia. 1/
- Richmond Highlands Bankshares, Inc., Petersburg, West Virginia -- extension to July 9, 1987, to acquire Capon Valley Bank, Wardensville, West Virginia. 1/
- Atlanta First Suncoast Trust Bancshares, Inc., Atmore, Alabama -- extension to June 24, 1987, to become a bank holding company through acquisition of The First National Bank of Atmore. 1/
- Atlanta First Citizens Bank, Luverne, Alabama -- proposed merger with Crenshaw Interim Bank -- 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 Wayne Bank, Wayne, Michigan -- investment in bank premises. 1/

Chicago First Interstate Bank of Green Valley, Green Valley, Wisconsin -- proposed merger with State Bank of Green Valley -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Chicago Unibancorp, Inc., Chicago, Illinois -- extension to July 5, 1987, to acquire shares of DuPage County Bank of Glendale Heights, Glendale Heights, Illinois. 1/

St. Louis Greensburg Acquisition Bank, Inc., Greensburg, Kentucky -- proposed merger with Greensburg Deposit Bank, Inc., -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

St. Louis Mark Twain Interim Illinois Bank, Belleville, Illinois -- proposed merger with Bankers Trust Company -- report to the Federal Deposit Insurance Corporation on competitive factors. 1/

St. Louis Fort Knox National Bank, Fort Knox, Kentucky -- proposed purchase of the Fort Leonard Wood Branch, Pulaski County, Missouri, of The Boatmen's National Bank of St. Louis, St. Louis, Missouri. 1/

Minneapolis Houghton Financial, Inc., Houghton, Michigan -- extension to June 29, 1987, to acquire Houghton National Bank. 1/

Kansas City Scottsbluff National Bank and Trust Company, Scottsbluff, Nebraska -- proposed merger with Western National Bank of Scottsbluff -- report to the Comptroller of the Currency on competitive factors. 1/

Kansas City Stroud Bancorp, Inc., Stroud, Oklahoma -- extension to May 14, 1987, to acquire Stroud National Bank. 1/

Dallas Schreiner Bancshares, Inc., Kerrville, Texas -- extension to June 15, 1987 to acquire Fair Oaks National Bank, Fair Oaks, Texas. 1/

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

ACTIONS OF THE BOARD - Continued

- Dallas Fairfield Financial Corporation, Fairfield, Texas -- extension to April 30, 1987, to acquire First Fairfield Bankshares, Inc., and First National Bank. 1/
- San Francisco BankAmerica Corporation, San Francisco, California -- extension to dispose of certain properties. 1/
- San Francisco Western Security Interim Bank, N.A., Burbank, California -- proposed merger with Western Security Bank, N.A., -- report to the Comptroller of the Currency on competitive factors. 1/

* * * * *

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

Approved

- Cleveland The Citizens Savings Bank Company, Pemberville, Ohio -- to establish a branch at 102 West Crocker Street, Bradner, Ohio. 1/ (4/2/87)

* * * * *

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

Withdrawn

- Atlanta Pacific Bankshares, N.V., Netherland Antilles -- for approval to acquire 49.8 percent of the voting shares Pacific National Bank, Miami, Florida. 1/ (3/27/87)
- Minneapolis Con-West, Inc., Billings, Montana -- for approval to acquire 80 percent of the voting shares of Security State Bank of Glendive, Glendive, Montana. 1/ (4/1/87)

* * * * *

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

ACTIONS OF THE BOARD - Continued**Approved**

Richmond Bank of Granite Corporation, Granite Falls, North Carolina -- for approval to acquire 100 percent of the voting shares of Bank of Granite, Granite Falls, North Carolina. 1/ (3/30/87)

Minneapolis First State Bank of Miller Profit Sharing Trust No. 1, Miller, South Dakota -- for approval to acquire 50 percent of the voting shares of M&H Financial Services, Inc., Miller, South Dakota and indirectly First State Bank of Highmore, Highmore, South Dakota. 1/ (3/31/87)

Minneapolis M&H Financial Services, Inc., Miller, South Dakota -- for approval to acquire 100 percent of the voting shares of First State Bank, Highmore, South Dakota. 1/ (3/31/87)

Minneapolis State Bank of Lake Elmo Employee Stock Ownership Plan and Trust, Lake Elmo, Minnesota -- for approval to acquire 45.3 percent of the voting shares of Lake Elmo Bancorp., Inc., Lake Elmo, Minnesota and indirectly State Bank of Lake Elmo, Lake Elmo, Minnesota. 1/ (3/31/87)

Kansas City SW Financial Corporation, Albuquerque, New Mexico -- for approval to acquire 100 percent of the voting shares of Sunwest Bank of Roswell, N.A., Roswell, Sunwest Bank of Las Cruces, N.A., Las Cruces; and Sunwest Bank of Great County, Silver City, New Mexico. (4/3/87)

* * * * *

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

Withdrawn

Dallas AmeriGroup Financial Corporation, Houston, Texas -- for approval to acquire 100 percent of the voting shares of Ameriway Bank/Woodway, N.A., Houston, Texas. (4/2/87)

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

ACTIONS OF THE BOARD - Continued

Returned

Chicago Traer Shares, Inc., Traer, Iowa -- for approval to acquire 100 percent of the voting shares of Kupka's Inc., Traer, Iowa and indirectly First Community Bank and Trust, Traer, Iowa and First National Bank of Tama County, Dysart, Iowa. (3/30/87)

Dallas Amador Bancshares, Inc., Las Cruces, New Mexico -- for approval to acquire 100 percent of the voting shares of Western Bank, Santa Fe, Santa Fe, New Mexico and Western Bank, Taos, New Mexico. (4/2/87)

* * * * *

Approved

Boston Bank of New Hampshire Corporation, Manchester, New Hampshire -- for approval to acquire 100 percent of the voting shares of Bank of New Hampshire-Portsmouth, Portsmouth, New Hampshire, a proposed new bank. 1/ (4/3/87)

Boston Saban S.A., Panama City, Republic of Panama, and Republic New York Corporation, New York, New York -- for approval to acquire 100 percent of the voting shares of New WSB Savings Bank, New York, New York, a stock savings bank in organization that will be the successor by merger to The Williamsburgh Savings Bank, Brooklyn, New York. (3/30/87)

Chicago Citizens Banking Corporation, Flint, Michigan -- for approval to acquire 100 percent of the voting shares of Commercial National Bank of Berwyn, Berwyn, Illinois. 1/ (4/1/87)

Kansas City Sunwest Financial Services, Inc., Albuquerque, New Mexico -- for approval to acquire Rio Grande Bancshares, Inc., Las Cruces, New Mexico, and indirectly First National Bank of Dona Ana County, Las Cruces, New Mexico; First National Bank of Chaves County, Roswell, New Mexico; and First State Bank of Silver City, Silver City, New Mexico. (4/3/87)

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

ACTIONS OF THE BOARD - Continued

- Dallas First Lubbock Bancshares, Inc., Lubbock, Texas -- for approval to acquire 21.19 percent of the voting shares of First Borger Bancshares, Inc., Lubbock, Texas and indirectly First National Bank of Borger, Borger, Borger, Texas. 1/ (3/31/87)
- Dallas First Lubbock Bancshares, Inc., Lubbock, Texas -- for approval to acquire 21.19 percent of the voting shares of Denver City Bancshares, Inc., Denver City, Texas and indirectly Yoakum County State Bank, Denver City, Texas. 1/ (3/31/87)
- Dallas First Lubbock Bancshares, Inc., Lubbock, Texas -- for approval to acquire 21.19 percent of the voting shares of Lubbock Bancorporation, Inc., Lubbock, Texas and indirectly Bank of The West, Lubbock, Texas. 1/ (3/31/87)
- Dallas First Lubbock Bancshares, Inc., Lubbock, Texas -- for approval to acquire 21.19 percent of the voting shares of Plainview First National Bancshares, Inc., Plainview, Texas and indirectly First National Bank of Plainview, Plainview, Texas. 1/ (3/31/87)
- Dallas First Lubbock Bancshares, Inc., Lubbock, Texas -- for approval to acquire 100 percent of the voting shares of West Texas Bancorporation, Inc., Post, Texas and indirectly First National Bank of Post, Post, Texas. 1/ (3/31/87)

* * * * *

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

- Richmond Dominion Bankshares Corporation, Roanoke, Virginia -- for approval to merge with First National Financial Corporation, Clarksville, Tennessee and indirectly acquire The First National Bank of Clarksville, Clarksville, Tennessee. 1/ (4/1/87)

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

ACTIONS OF THE BOARD - Continued

Kansas City SW Financial Corporation, Albuquerque, New Mexico -- for approval to acquire 100 percent of the voting shares of Sunwest Bank of Roswell, N.A., Rosewell; Sunwest Bank of Las Cruces, N.A., Las Cruces; and Sunwest Bank of Grant County, Silver City, New Mexico. (4/3/87)

* * * * *

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

Returned

Dallas Austin County Bankshares, Inc., Bellville, Texas -- to engage *de novo* (making, acquiring and/or servicing loans for itself or for others of the type made by a mortgage company; consumer finance company). 3/ (3/27/87)

San Francisco Learner Financial Corporation, Orinda, California -- to engage *de novo* (providing to others financially related data processing and data transmission services, facilities, and data bases; or access to them) through Learner Financial Corporation Information Systems Division, Walnut Creek, California. The activity would be conducted throughout California. 3/ (4/3/87)

* * * * *

Approved

Cleveland Banc One Corporation, Columbus, Ohio -- for approval to acquire Worthington Leasing Corporation, Worthington, Ohio and thereby engage in leasing activities. 1/ (3/31/87)

* * * * *

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

Permitted

- Cleveland Citizens Bancshares, Incorporated,
Salineville, Ohio -- to engage **de novo**
(underwriting credit life and disability
insurance on consumer loans) through Freedom
Financial Life Insurance Company, Phoenix,
Arizona. The activities will be conducted
from the offices at 66 East Main Street,
Salineville, Ohio. 3/ (3/29/87)
- Richmond United Financial Banking Companies, Inc.,
Vienna, Virginia -- to engage **de novo**
(making, acquiring and/or servicing loans for
itself or for others of the type made by a
mortgage company; acting as an intermediary
for the financing of commercial or industrial
income-producing real estate equities)
through the acquisition of Gerard F. Holcomb
& Company, Inc., Washington, D.C. 3/
(4/2/87)
- Richmond United Financial Banking Companies, Inc.,
Vienna, Virginia -- to engage **de novo**
(making, acquiring and/or servicing loans for
itself or for others of the type made by a
mortgage company; acting as an intermediary
for the financing of commercial or industrial
income-producing real estate equities)
through the acquisition of Potomac Mortgage
Bankers Corporation, Alexandria, Virginia.
3/ (4/2/87)
- Atlanta Golden Summit Corporation, Milton, Florida --
to engage **de novo** (selling credit life,
disability, or involuntary unemployment
insurance). These activities will be
conducted throughout the United States 3/
(4/2/87)
- Atlanta SunTrust Banks, Inc., Atlanta, Georgia -- to
engage **de novo** (providing financial advisory
services to issuers of municipal securities
and to assist in the structuring of new
issues of such securities) through SunTrust
Securities, Inc., Atlanta, Georgia. 3/
(4/1/87)

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

ACTIONS OF THE BOARD - Continued

- Kansas City Dean Holbein and Associates, Inc., Lincoln, Nebraska -- to engage **de novo** (engaging in insurance agency activities in a town of less than 5,000 persons) through Security State Agency, Inc., Holbrook, Nebraska. 3/ (4/3/87)
- San Francisco Valley West Bancorp, Eugene, Oregon -- 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, Centennial Mortgage Co., Inc., Eugene, Oregon. 3/ (4/4/87)

* * * * *

Redemption of Shares

- Dallas The First of Brownfield Corporation, Brownfield, Texas. 1/ (4/3/87)

* * * * *

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

- Chicago Blanchardville Financial Services, Inc., Blanchardville, Wisconsin. 1/ (4/3/87)
- Chicago Morningside Development Company, Sioux City, Iowa. 1/ (3/31/87)
- Minneapolis First Rushmore Bancshares, Inc., Rushmore, Minnesota. 1/ (4/1/87)
- Kansas City Parker Bankshares, Incorporated, Parker Colorado. 1/ (4/1/87)
- Dallas Southwest Bank - Garland, Garland, Texas/ 1/ (3/30/87)

- 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

- Cleveland Bank of Gassaway, Gassaway, West Virginia --
to establish an Electronic Funds Transfer
Facility within the Kroger Store located at
1125 State Street, Gassaway, West Virginia.
2/
- Chicago Tri-County Bank, Brown City, Michigan -- to
establish a branch at the south west corner
of Fairgrounds Road and Newark Road, Imlay
City, Michigan. 2/
- San Francisco First Interstate Bank of California, Los
Angeles, California -- application made for
branch office at 3426 American River Drive,
City and County of Sacramento, California.
2/

* * * * *

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

Received

- Richmond Commercial and Farmers Bank, Ellicott City,
Maryland. 2/

* * * * *

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

Received

- Cleveland First Grayson Bancorp, Inc., Grayson,
Kentucky -- for approval to acquire 100
percent of the voting shares of The First
National Bank of Grayson, Grayson, 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

Atlanta Atico Financial Corporation, Miami, Florida
 -- for approval to acquire 99.2 percent of
 the voting shares of Atico Savings Bank,
 Miami, Florida (formerly Peninsula Federal
 Savings and Loan Association), and 93.5
 percent of the voting shares of
 Intercontinental Bank, Miami, Florida. 2/

Chicago EMF Corporation, Blue Grass, Iowa -- for
 approval to acquire 51 percent of the voting
 shares of Blue Grass Savings Bank, Blue
 Grass, Iowa. 2/

St. Louis Wyatt Bancshares, Inc., Calico Rock, Arkansas
 -- for approval to acquire 100 percent of the
 voting shares of The First National Bank of
 IZard County, Calico Rock, Arkansas. 2/

Minneapolis Baron II Bancshares, Inc., White Bear Lake,
 Minnesota -- for approval to acquire 95.5
 percent of the voting shares of Security
 State Bank of Deer Creek, Deer Creek,
 Minnesota. 2/

Minneapolis Cando Holding Company, Inc., Cando, North
 Dakota -- for approval to acquire 100 percent
 of the voting shares of The First Bank Cando,
 N.A., Cando, North Dakota. 2/

Minneapolis Market Bancorporation, Inc., New Market,
 Minnesota -- for approval to acquire 83
 percent of the voting shares of First State
 Bank of New Market, New Market, Minnesota.
 2/

Dallas The First National Bankshares, Inc.,
 Tucumcari, New Mexico -- for approval to
 acquire 100 percent of the voting shares of
 The First National Bank of Santa Rosa, Santa
 Rosa, New Mexico and The First National Bank
 in Tucumcari, Tucumcari, New Mexico. 2/

San Francisco Americorp, Ventura, California -- for
 approval to acquire 100 percent of the voting
 shares of American Commercial Bank, Ventura,
 California. 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

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

Philadelphia	Commonwealth Bancshares Corporation, Williamsport, Pennsylvania -- for approval to acquire 100 percent of the voting shares of First Bank of Troy, Troy, Pennsylvania. 2/
Cleveland	American Bancorporation, Wheeling, West Virginia -- for approval to acquire 100 percent of the voting shares of Citizens National Bank Flushing-St. Clairsville, St. Clairsville, Ohio. 2/
Atlanta	Gulf & Southern Financial Corporation, Fort Myers, Florida -- for approval to acquire 100 percent of the voting shares of Community National Bank of Sarasota County, Venice, Florida, a proposed new bank. 2/
Atlanta	SouthTrust Corporation, Birmingham, Alabama -- for approval to acquire 80 percent of the voting shares of Bank of Pensacola, Pensacola, Florida. 2/
Chicago	First of America Bank Corporation, Kalamazoo, Michigan and First of America Bancorporation- Illinois, Inc., Libertyville, Illinois -- for approval to acquire BancServe Group, Inc., Rockford, Illinois and indirectly City National Bank & Trust Company of Rockford, Rockford, Illinois and Boone State Bank, Belvidere, Illinois. 2/
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- for approval to acquire 100 percent of the voting shares of NBD Battle Creek National Association, Battle Creek, Michigan. 2/
St. Louis	Mark Twain Bancshares, Inc., St. Louis, Missouri -- for approval to acquire at least 87 percent of the voting shares of Edwardsville National Bank and Trust Company, Edwardsville, 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

Kansas City Omnibancorp, Denver, Colorado -- for approval to acquire 35.4 percent of the voting shares of C.C.B., Inc., Denver, Colorado; New Central Colorado Company, Denver, Colorado; and Central Bancorporation, Inc., Denver, Colorado; and indirectly First National Bank in Aspen, Aspen, Colorado, Central Bank of East Aurora, N.A., Aurora, Colorado Central Bank of Aurora, Aurora, Colorado; Central Bank of Broomfield, Broomfield, Colorado; Central Bank of Academy Boulevard; Colorado Springs, Colorado; Central Bank of Garden of the Gods, N.A., Colorado Springs, Colorado; Central Bank of Chapel Hills, N.A., Colorado Springs, Colorado; First National Bank in Craig, Craig, Colorado; Central Bank of Denver, Denver, Colorado; Central Bank of North Denver, Denver, Colorado; Central Bank of Inverness, N.A., Englewood, Colorado; First National Bank of Glenwood Springs, Glenwood Springs, Colorado; First National Bank in Grand Junction, Grand Junction, Colorado; Central Bank of Greeley, West Greeley, Colorado; Central Bank of Chatfield, Littleton, Colorado; Central Bank of Centennial, N.A., Littleton, Colorado; Central Bank of Pueblo, N.A., Pueblo, Colorado; Rocky Ford National Bank, Rock Ford, Colorado, and Central Bank of Westminster, N.A., Westminster, Colorado.
2/

* * * * *

**To Expand a Bank Holding Company Pursuant to Section
3(a)(5) of the Bank Holding Company Act of 1936**

Received

Philadelphia Commonwealth Bancshares Corporation, Williamsport, Pennsylvania -- for approval to merge with County Bancorp, Inc., Montrose, Pennsylvania and indirectly acquire County National Bank of Montrose, Montrose, Pennsylvania. 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

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

- New York Citicorp, New York, New York -- for approval to acquire, indirectly through its wholly-owned subsidiary, Citicorp Savings, a Federal Savings and Loan Association, 50 branch offices of Sears Savings Bank, Glendale, California, a California Chartered savings and loan association.
- Richmond Carolina Mountain Holding Company, Highlands, 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) through its subsidiary, CM Mortgage, Inc., Highlands, North Carolina. The activity would be conducted in the State of North Carolina. (4/1/87)
- Atlanta Atico Financial Corporation, Miami, Florida -- for approval to acquire Pan American Mortgage Corp., Miami, Florida and thereby engage in making and servicing commercial and residential loans.
- Atlanta Hardwick Holding Company, Dalton, 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, Hardwick Service Corporation, Dalton, Georgia. The activities will be conducted in the State of Georgia. (4/3/87)
- Chicago First of America Bank Corporation, Kalamazoo, Michigan and First of America Bancorporation -Illinois, Inc., Libertyville, Illinois -- for approval to acquire BancServe Credit Life Insurance Company, Rockford, Illinois and thereby engage in underwriting credit, accident and health insurance which is directly related to an extension of credit.

APPLICATIONS RECEIVED - Continued

- St. Louis West Tennessee Bancshares, Inc., Bartlett, Tennessee -- to engage **de novo** (discount securities brokerage activities including certain securities credit and incidental activities) through Bartlett Securities Corporation, Bartlett, Tennessee. (3/30/87)
- Kansas City O'Neil Properties, Inc., Minneapolis, Minnesota -- to continue to engage **de novo** (engaging in insurance agency activities in a town of less than 5,000 persons) through the acquisition of Meierhenry Agency, Inc., O'Neil, Nebraska. (4/3/87)
- Kansas City Omnibancorp, Denver, Colorado -- for approval to acquire Central Bancorp Life Insurance Company, Denver, Colorado and thereby engage in underwriting life, accident, and health insurance directly related to extensions of credit by the subsidiaries of C.C.B., Inc.
- Dallas Schreiner Bancshares, Inc., Kerrville, 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 Schreiner Financial Corporation, Kerrville, Texas. (4/7/87)
- San Francisco BankAmerica Corporation, San Francisco, California -- to engage **de novo**, directly or indirectly through one or more of its subsidiaries, in the issuance and sale of general purpose variably denominated payment instruments with maximum face values up to \$10,000.

* * * * *

**Agreements Filed Pursuant to Section 8 of the
Securities Exchange Act of 1934**

The Yasuda Trust & Banking Company, Ltd. has filed an agreement with the Federal Reserve Bank of San Francisco (which is authorized to accept such agreements on behalf of the Board of Governors under delegated authority), undertaking to comply with all provisions which relate to the use of credit to finance transactions in securities.