

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 18
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 30, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

The Chase Manhattan Corporation, New York, New York
-- to engage de novo in limited underwriting and
dealing in commercial paper through Chase Manhattan
Treasury Corporation.
Approved, April 27, 1988.

City Financial Bancorp, Inc., Chicago, Illinois -- to
acquire Potomac Bancorp, Inc., Potomac; Goodwine
State Bank; and Rankin State Bank, Rankin,
Illinois.
Approved, April 25, 1988.

First Atlanta Corporation, Atlanta, Georgia --
exemption from Regulation L to permit Herman J.
Russell to serve as a director of the corporation
and of Citizens Bancshares Corporation, and
Citizens Trust Bank.
Approved, April 25, 1988.

REGULATIONS AND POLICIES

Rules Regarding Delegation of Authority -- delegation
to the General Counsel of the authority to grant
requests for temporary director interlocks under
Regulation L for newly-chartered banking
organizations, organizations in low-income areas or
minority or women's banks (Docket R-0634).
Approved, April 25, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

ABBREVIATIONS: BS&R - Banking Supervision and Regulation; C&CA - Consumer and
Community Affairs; FOMC - Federal Open Market Committee; FRBO - Federal Reserve
Bank Operations; IF - International Finance; OSDM - Office of Staff Director
for Management

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK BRANCHES, DOMESTIC

Chicago	Bankers Trust Company, Des Moines, Iowa -- to establish an electronic offsite facility at Iowa Power, 9th and Walnut. Approved, April 27, 1988.
Richmond	Central Fidelity Bank, Richmond, Virginia -- to establish a branch at 7530 Tidewater Drive, Norfolk, Virginia. Approved, April 29, 1988.
New York	The Dutchess Bank & Trust Co., Poughkeepsie, New York -- to establish a branch on Route 82, Hamlet of Hopewell Junction, Fishkill, New York. Approved, April 26, 1988.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at Forest Road and Beechmont Avenue, Worthington, Ohio. Approved, April 26, 1988.
Dallas	Hutto State Bank, Hutto, Texas -- to establish a branch at Round Rock, Texas. Approved, April 29, 1988.
Philadelphia	Orrstown Bank, Orrstown, Pennsylvania -- to establish a branch at 14901 Path Valley Road, Metal Township, Pennsylvania. Approved, April 26, 1988.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish a branch at Sycamore Shopping Center, Midlothian, Virginia. Approved, April 29, 1988.

BANK HOLDING COMPANIES

San Francisco	Banque Nationale de Paris, Paris, France -- to engage de novo in commercial finance and leasing activities through BNP Leasing Corporation, Dallas, Texas. Approved, April 26, 1988.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- to engage in nonbanking activities through Barnett Banks Insurance, Inc., and Barnett Brokerage Service, Inc. nationwide. Permitted, April 26, 1988.
Boston	Citizens Financial Group, Inc., Providence, Rhode Island -- to retain Citizens Savings Bank, successor to CFG's present subsidiary, Citizens Savings Bank, FSB. Approved, April 25, 1988.
Richmond	Delmar Bancorp, Delmar, Maryland -- to acquire The Bank of Delmar. Approved, April 26, 1988.
Richmond	ENB Financial Corporation, Elkridge, Maryland -- to acquire Elkridge National Bank. Approved, April 27, 1988.
Kansas City	First Alma Bancshares, Inc., Alma, Kansas -- to acquire The First National Bank of Alma. Approved, April 27, 1988.
Philadelphia	First National Bancorp, Inc., Centre Hall, Pennsylvania -- to engage de novo in credit related insurance through Centre Hall Life Insurance Company. Approved, April 29, 1988.
Chicago	First Wisconsin Corporation, Milwaukee, Wisconsin -- to engage de novo in mortgage lending activities through RE Services, Inc., nationwide. Permitted, April 25, 1988.
Chicago	First Wisconsin Corporation, Milwaukee, Wisconsin -- to acquire Rose Holding Co., Roseville, Minnesota, and The Roseville Bank. Approved, April 29, 1988.
Chicago	First Wisconsin Corporation, Milwaukee, Wisconsin -- to acquire Sahara Bancorp, Inc., New Brighton, Minnesota, and First State Bank of New Brighton. Approved, April 29, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

Richmond	Golden Bancorp, Inc., Milton, West Virginia -- to acquire The Commercial Bank of Bluefield, Bluefield, West Virginia. Approved, April 25, 1988.
Richmond	Highlands Bankshares, Inc., Petersburg, West Virginia -- to engage de novo in underwriting credit related insurance through HBI Life Insurance Company, Phoenix, Arizona, nationwide. Approved, April 27, 1988.
Chicago	Illini Community Bancorp, Inc., Springfield, Illinois -- to engage de novo in the collection of past due accounts through Illini Recovery Services. Permitted, April 25, 1988.
Richmond	Key Centurion Bancshares, Inc., Charleston, West Virginia -- to acquire Reliable Mortgage Company. Approved, April 29, 1988.
Boston	Landmark / Community Bancorp, Inc., Hartford, Connecticut -- to acquire Landmark Financial Corporation; Connecticut and Community Bancorp, Inc., Glastonbury; and SBT Corp., Old Saybrook, Connecticut. Approved, April 26, 1988.
Minneapolis	Newberry Bancorp, Inc., Newberry, Michigan -- to acquire The Newberry State Bank. Approved, April 25, 1988.
Secretary	Norwest Corporation, Minneapolis, Minnesota -- to acquire certain assets of Magnet Mortgages, Inc., Charleston, West Virginia, and assume leases of eleven of the company's offices in Ohio. Approved, April 28, 1988.
Minneapolis	St. Croix Valley Bankshares, Inc., Bloomington, Minnesota -- to acquire Oak Park State Bank, Oak Park Heights, Minnesota. Approved, April 29, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

BANK HOLDING COMPANIES

San Francisco	The Sanwa Bank, Limited, Osaka, Japan -- to acquire Lake Leasing Corporation, Rochester, Michigan. Approved, April 26, 1988.
San Francisco	Security Pacific Corporation, Los Angeles, California -- to make an investment in Security Pacific Financial Services System, Inc., San Diego, California. Withdrawn, April 28, 1988.

BANK MERGERS

New York	Norstar Bank of Callicoon, Callicoon, New York -- to merge with Norstar Bank of Upstate NY, Albany, New York. Approved, April 26, 1988.
Kansas City	State Bank and Trust of Colorado Springs, Colorado Springs, Colorado -- to merge with Citizens National Bank. Approved, April 27, 1988.

BANK PREMISES

Philadelphia	Orrstown Bank, Orrstown, Pennsylvania -- investment in bank premises. Approved, April 26, 1988.
Chicago	State Bank of Freeport, Freeport, Illinois -- investment in bank premises. Approved, April 27, 1988.

CHANGE IN BANK CONTROL

Atlanta	Florida BanCorporation, Inc., Clearwater, Florida -- change in bank control. Permitted, April 25, 1988.
Chicago	Guthrie County Bancshares, Inc., Guthrie Center, Iowa -- change in bank control. Permitted, April 27, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Dallas	Northwest Bancshares, Inc., Roanoke, Texas -- change in bank control. Permitted, April 26, 1988.
Kansas City	Tulbancorp, Inc., Tulsa, Oklahoma -- change in bank control. Permitted, April 26, 1988.
Chicago	Unibancorp, Inc., Chicago, Illinois -- change in bank control. Returned, April 27, 1988.

COMPETITIVE FACTORS REPORTS

St. Louis	The Citizens Bank of Eldon, Eldon, Missouri, proposed merger with The Interim Citizens Bank of Eldon -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, April 25, 1988.
Chicago	Citizens State Savings Bank, New Baltimore, Michigan, proposed merger with Anchor Bay Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, April 27, 1988.
Chicago	East Dubuque Savings Bank, East Dubuque, Illinois, proposed acquisition of assets and assumption of liability to pay deposits of Citicorp Savings of Illinois -- East Dubuque Branch, Chicago, Illinois -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, April 28, 1988.
Minneapolis	First Bank Bloomington, Bloomington, Minnesota, proposed merger with First Bank National Association, Minneapolis, Minnesota -- report to the Comptroller of the Currency on competitive factors. Submitted, April 25, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Chicago	First State Bank of Princeton, Princeton, Illinois, proposed acquisition of assets and assumption of liability to pay deposits of The First National Bank of Wyanet, Wyanet, Illinois -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, April 27, 1988.
Atlanta	Liberty National Bank, Longwood, Florida, proposed merger with Liberty National Bank of Orlando, Orlando, Florida -- report to the Comptroller of the Currency on competitive factors. Submitted, April 27, 1988.
Chicago	M&I Bank of Madison, Madison, Wisconsin, proposed merger with M&I Bank of Middleton, Middleton, Wisconsin -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, April 27, 1988.

EXTENSIONS OF TIME

Chicago	Chemical Financial Corporation, Midland, Michigan extension to May 26, 1988, to acquire First National Bank & Trust, Big Rapids, Michigan. Granted, April 25, 1988.
St. Louis	First City, Inc., Memphis, Tennessee -- extension to July 31, 1988, to convert First City, A Federal Savings Bank, into a national bank. Granted, April 26, 1988.
Cleveland	First West Virginia Bancorp, Inc., Wheeling, West Virginia -- extension to July 29, 1988, to acquire Farmers and Merchants National Bank, Bellaire, Ohio. Granted, April 26, 1988.
Chicago	Lincoln Financial Corporation, Fort Wayne, Indiana -- extension for change in bank control. Denied, April 29, 1988.

**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

St. Louis	National Bank of Commerce of Mississippi, Starkville, Mississippi -- extension to August 1, 1988, to form NBC Service Corporation. Granted, April 26, 1988.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- extension to July 17, 1988, to engage in precious metals through NBD Securities, Inc. Granted, April 25, 1988.
Boston	Newmil Bancorp Inc., New Milford, Connecticut -- extension to August 3, 1988, to acquire a percentage of its shares. Granted, April 27, 1988.
San Francisco	Scottscom Bancorp, Inc., Scottsdale, Arizona -- forty five day extension for change in bank control. Granted, April 28, 1988.
Boston	Wake Bancorp, Inc., Wakefield, Massachusetts -- extension to July 29, 1988, to acquire Wakefield Savings Bank. Granted, April 26, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, April 26, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, April 27, 1988.

INTERNATIONAL OPERATIONS

Staff Director BS&R	Mellon Overseas Investment Corporation, Wilmington, Delaware -- to invest in Inversiones Pathfinder, Chile, S.A., Santiago, Chile. Approved, April 25, 1988.
Staff Director BS&R	Security Pacific Corporation, Los Angeles, California -- to make a subordinated loan to Security Pacific Hoare Govett Limited, London, England. Approved, April 28, 1988.

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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

New York

Norstar Bank of Callicoon, Callicoon, New York -- to
become a member of the Federal Reserve System.
Approved, April 26, 1988.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
NONE	

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
Family Bancorp, Haverhill, Massachusetts - 3(a) (1) application to become a bank holding company through the acquisition of The Family Mutual Savings Bank, Haverhill, Massachusetts	<u>Newspaper</u> Not Yet Established <u>Federal Register</u> Not Yet Established
*NESB Corp., New London, Connecticut - 3(a) (3) application to acquire Omnibank, Madison, Connecticut	<u>Newspaper</u> 05-13-88 <u>Federal Register</u> 05-13-88

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Great Bay Bankshares, Inc., Dover, New Hampshire - 4(c) (8) de novo notification to engage in trust company activities through Constitution Trust Company, Dover, New Hampshire	<u>Federal Register</u> 05-12-88

SECTION IV - APPLICATIONS NOT SUBJECT TO
FEDERAL REGISTER OR NEWSPAPER NOTICE

<u>Application</u>
NONE

**Subject to CRA

Federal Reserve Bank of New York

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Manufacturers Hanover Trust Company, New York, New York to establish a branch at 38-40, 38-46 Bell Boulevard, Bayside, New York. 1/	5/26/88	2/
Irving Trust Company, New York, New York to purchase certain assets and assume certain liabilities of a branch of Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois. 1/	5/20/88	2/

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice)

Montclair Bancorp, Inc., Montclair, New Jersey to become a bank holding company with respect to Montclair Savings Bank, Montclair, New Jersey. 1/	5/23/88	2/
United National Bancorp, Branchburg, New Jersey to become a bank holding company with respect to Newco National Bank, Plainfield, New Jersey, The First National Bank of Blairstown, Blairstown, New Jersey and United National Bank, Plainfield, New Jersey. 1/	5/13/88	2/
Center Banks Inc., Skaneateles, New York to become a bank holding company with respect to Skaneateles Savings Bank, Skaneateles, New York. 1/	5/13/88	2/
Vista Bancorp, Inc., Phillipsburg, New Jersey to become a bank holding company with respect to The Phillipsburg National Bank & Trust Company, Phillipsburg, New Jersey. 1/	5/14/88	2/

Comment Period
Ending Date

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Bayerische Vereinsbank AG, Munich, West Germany and
Vereins- und Westbank AG, Hamburg, West Germany to
engage through their subsidiary, Vereinwest Capital
Markets, Inc., Miami, Florida, in securities brokerage
activities. 5/18/88

Credit Lyonnais, Paris, France to acquire Alexanders
Rouse (USA) Ltd., New York, New York and thereby to
engage in certain nonbanking activities. 5/31/88

The Chase Manhattan Corporation and Chase Manhattan
National Corporation, both of New York, New York and
Chase Manhattan National Holding Corporation, Newark,
Delaware to engage de novo in certain investment
advisory activities. N/A

Applications Not Involving
Public Comment

None

-
- 1/ Subject to provisions of Community Reinvestment Act.
2/ Later of dates specified in newspaper and Federal Register notices.
3/ Date specified in newspaper notice; a later date may be specified in the
Federal Register notice.
N/A - Not Yet Available



SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None

**SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND
FEDERAL REGISTER NOTICE**

Comment Period Ending Date

Pro Group, Inc., Brandford, PA to form
a Bank Holding Company by acquiring 100%
of the voting shares of Producers Bank
& Trust Company, Bradford, PA.

Newspaper

5/12/88

First Eastern Corporation, Wilkes-Barre,
PA to acquire Peoples First National Bank
and Trust Company of Hazleton, Hazleton, PA
pursuant to Section 3(a)(3) of the Bank
Holding Company Act.

Newspaper:

5/18/88

Fed register:

5/20/88

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY**

Comment Period Ending Date

None

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE**

None

Cleveland Reserve Bank Applications
For Week Ending April 30, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

NONE

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

Received Notification from Huntington Bancshares Incorporated, Columbus, Ohio, of its intent to engage de novo through The Huntington Mortgage Company, Columbus, Ohio, in receiving funds and documents prescribed or required by the terms of escrow instructions, protecting the funds and documents during the period while they remain in escrow, and transferring title and disbursing funds in accordance with the terms of escrow instructions. Huntington Bancshares Incorporated intends to conduct escrow closing activities pursuant to Section 225.25 (b) (1) or Regulation Y.

COMMENT PERIOD ENDING

May 29, 1988

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

NONE

Federal Reserve Bank of Richmond

**Section I - Applications Subject to Newspaper
Notice Only**

Application

Comment Period Ending Date

The Annapolis Banking and Trust Company,
Annapolis, Maryland, request for permission
to establish a branch at Disney Avenue and
Mountain Road, Pasadena, Maryland.

5-14-88

**Section II - Applications Subject to Both
Newspaper and Federal Register Notice**

Application

Comment Period Ending Date

City Holding Company, Charleston, West
Virginia, for prior approval to acquire
100% of the voting shares of First State
Bank & Trust, Rainelle, West Virginia.

5-27-88

The above application is subject to the Community Reinvestment Act.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Signet Banking Corporation, Richmond,
Virginia, to engage de novo in making,
acquiring, and/or servicing loans for
itself or for others of the type made by
a commercial finance company through its
subsidiary, Signet Investment Banking
Company, Richmond, Virginia. The activity
would be conducted nationwide.

**Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice**

Application

None

*Expiration of comment period specified in the Federal Register.

May 2, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
American Bank Capital Corporation of Florida Stuart, Florida Change in Control by Terry M. Keathley to retain 6.54 percent of the outstanding shares that increased total ownership to 30.62 percent. After-the-fact.	
Central Bank Shares, Inc. Orlando, Florida To acquire Bank of Central Florida/Seminole County, Sanford, Florida (in organization).	
Security National Corporation Maitland, Florida To acquire Security National Bank of Osceola, Kissimmee, Florida (in organization).	05-20-88 Newspaper
Britton & Koontz Capital Corporation Natchez, Mississippi Change in Control by Britton & Koontz Capital Corporation Employee Stock Ownership Stock Bonus Plan, Thomas B. Bateman, Plan Administrator, to acquire an additional 4.47 percent of the outstanding shares, increasing total ownership to 15.61 percent.	

Section III - Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
St. James Bancorporation, Inc. Lutcher, Louisiana To acquire SJB Mortgage Corporation,, Lutcher, Louisiana, and engage de novo in making, acquiring and servicing warehouse loans or other extensions of credit, pursuant to section 225.25 (b) (1) of Regulation Y.	05-18-88 Federal Register

Section IV - Applications Not Subject To Federal Register Notice
Or Newspaper Notice

<u>Application</u>
Georgia Central Bancshares, Inc. Social Circle, Georgia To retain 3,684 shares of its outstanding treasury stock. After-the-fact notification.

Federal Reserve Bank of Chicago

**Section I - Applications Subject to Newspaper
Notice Only**

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	UniBancTrust Company Chicago, Illinois Allstate Plaza North Northbrook, Illinois	5-16-88*
EFT	UniBancTrust Company Chicago, Illinois Allstate Plaza South Northbrook, Illinois	5-16-88*
EFT	Chemical Bank Bay Area Bay City, Michigan Wickes Hall, Campus of Saginaw Valley, St. University, 2250 Pierce Road, University Center, Michigan	5-1-88*

**Section II - Applications Subject to Both
Newspaper and Federal Register Notice**

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Upbancorp, Inc. Chicago, Illinois First West Bank of Tempe Tempe, Arizona	5-11-88** 5-5-88*
Y-2	First Financial Corporation Terre Haute, Indiana First Citizens of Paris, Inc. Paris, Illinois Citizens National Bank of Paris Paris, Illinois	5-13-88** 5-11-88*
Y-2	Banks of Iowa, Inc. Des Moines, Iowa United Bank & Trust Ames, Iowa	5-14-88*
Y-1	1889 Bankcorp East Lansing, Michigan Pioneer Bank North Branch, Michigan	4-15-88*
Y-2	BancSecurity Corporation Marshalltown, Iowa Kellogg-Sully Bank & Trust Kellogg, Iowa	5-13-88**

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both
Newspaper and Federal Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Chicago Corporation Chicago, Illinois Gary-Wheaton Corporation Wheaton, Illinois Gary-Wheaton Bank of Fox Valley Fox Valley, Illinois Gary-Wheaton Bank of Batavia Batavia, Illinois Gary-Wheaton Bank of Downers Grove Downers Grove, Illinois Gary-Wheaton Bank Wheaton, Illinois Gary-Wheaton Stock Brokerage, Inc. Wheaton, Illinois	N/A
Y-2	Winnebago County Bancorporation Hampton, Iowa Liberty Bank and Trust Forest City, Iowa	N/A

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	First Chicago Acquisition II Corp. Chicago, Illinois Gary-Wheaton Stock Brokerage, Inc. Wheaton, Illinois	N/A
Y-4	First Chicago Corporation Chicago, Illinois Gary-Wheaton Stock Brokerage, Inc. Wheaton, Illinois	N/A
Y-4	First Chicago Acquisition II Corp. Chicago, Illinois G-W Life Insurance Company Wheaton, Illinois	N/A
Y-4	First Chicago Corporation Chicago, Illinois G-W Life Insurance Company Wheaton, Illinois	N/A

Federal Reserve Bank of Chicago

Section II - Applications Subject to Both
Newspaper and Federal Register Notice
(Continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Chicago Corporation Chicago, Illinois Gary-Wheaton Corporation Wheaton, Illinois Gary-Wheaton Bank of Fox Valley Fox Valley, Illinois Gary-Wheaton Bank of Batavia Batavia, Illinois Gary-Wheaton Bank of Downers Grove Downers Grove, Illinois Gary-Wheaton Bank Wheaton, Illinois Gary-Wheaton Stock Brokerage, Inc. Wheaton, Illinois	N/A
Y-2	Winnebago County Bancorporation Hampton, Iowa Liberty Bank and Trust Forest City, Iowa	N/A

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	First Chicago Acquisition II Corp. Chicago, Illinois Gary-Wheaton Stock Brokerage, Inc. Wheaton, Illinois	N/A
Y-4	First Chicago Corporation Chicago, Illinois Gary-Wheaton Stock Brokerage, Inc. Wheaton, Illinois	N/A
Y-4	First Chicago Acquisition II Corp. Chicago, Illinois G-W Life Insurance Company Wheaton, Illinois	N/A
Y-4	First Chicago Corporation Chicago, Illinois G-W Life Insurance Company Wheaton, Illinois	N/A

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Heritage Financial Services, Inc. Blue Island, Illinois Engage in trust company functions including fiduciary, agency or custodial nature, through its subsidiary, Heritage Trust Company, Blue Island, Illinois	N/A

Section IV - Applications Not Subject to Federal Register Notice
Or Newspaper Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
None		

*Newspaper

**Federal Register

N/A - Not available at this time

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
*Section 3(a)(3) application by Grenada Sunburst System Corporation, Grenada, Mississippi, to acquire Sunburst Bank, Baton Rouge, Louisiana, a <u>de novo</u> bank formed to acquire Capital Bank & Trust Co., N.A., Baton Rouge, Louisiana	(Newspaper 4-18-88)
*Section 3(a)(3) application by Terre Du Lac Bancshares, Inc., St. Louis, Missouri, to acquire Ozarks National Bank, Lake Ozark, Missouri, a <u>de novo</u> bank	(Not available)
*Section 3(a)(3) application by Hancock Bancorp, Inc., Hawesville, Kentucky, to acquire Breckinridge Bank, Cloverport, Kentucky	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Section 4(c)(8) notice by Liberty National Bancorp, Inc., Louisville Kentucky, to engage <u>de novo</u> in the sale of credit related insurance through its proposed subsidiary, Liberty Financial Services, Inc., Louisville, Kentucky	(Not available)

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

Application

Comment Period
Ending Date

None.

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Application

Comment Period
Ending Date

Richard Fait
To acquire control of 47.24%
of INVESTMENT CORPORATION OF AMERICA,
Sioux Falls, SD

5-11-88
(Federal Register)

Monycor Bancshares, Inc.
Superior, WI
To acquire Monycor Bank of
Superior
Superior, WI

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

Johnson Bancshares, Inc.
Chatfield, MN
To engage in (08C) general insurance
agency activities and (01A) to retain
a loan through the acquisition of
Northwest Security Agency, Inc., Chat-
field, Minnesota.

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice**

Application

**St. Croix Valley Bankshares, Inc.
Bloomington, MN
To acquire the Oak Park State Bank
Oak Park Heights, MN**

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING DATE

First Express of Nebraska, Inc.,
Lincoln, Nebraska, for prior
approval to become a bank holding
company through the acquisition of
100 percent of the voting shares of
Gering State Bank, Gering,
Nebraska.*

Not Available

Jack Christensen, Castle Rock,
Colorado, for approval to retain
23.86 percent of the voting shares
of The Banking Group, Ltd., Castle
Rock, Colorado.

Not Available

Meador Insurance Agency, Inc.,
Waverly, Kansas, for prior approval
to acquire 24.6 percent of the
voting shares of Coffey County Bank
Shares, Inc., Burlington, Kansas.*

May 13, 1988

Woodland Holding Company, Woodland
Park, Colorado, for prior approval
to become a bank holding company
through the acquisition of 80
percent of the voting shares of
Mountain National Bank, Woodland
Park, Colorado.*

May 13, 1988

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Bellevue Capital Co., Bellevue,
Nebraska, for prior approval to
engage de novo in making,
acquiring, and/or servicing loans
for itself or for others of the
type made by a consumer finance
company.

May 16, 1988

First National of Nebraska, Inc.,
Omaha, Nebraska, for prior approval
to acquire 100 percent of the
voting shares of Collection
Corporation of America, Omaha,
Nebraska, and thereby indirectly
engage de novo in collecting
overdue accounts.

May 18, 1988

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

APPLICATION

Eudora Bancshares, Inc., Eudora,
Kansas, for prior approval to
redeem 15,090 shares of its own
stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF 88/04/25

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH
NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

** NOTICE EXP

Change in Control application by
Michael C. Stinson, Fort Worth, Texas, only notificant
to acquire an interest in Statewide Bancshares Corporation,
Cedar Hill, Texas

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
Victoria Bankshares, Inc., Victoria, Texas
to acquire Bankshares Brokerage, Inc., Victoria, Texas
(engage in discount brokerage activities)

5-20-88

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE
OR NEWSPAPER NOTICE

APPLICATION

None.

* SUBJECT TO CRA.
** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
N/A - NOT AVAILABLE AT THIS TIME.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 4/29/88

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

Section II - Applications Subject to Both
Newspaper and Federal Register Notice

Security Bank Holding Company Employee
Stock Ownership Trust, Coos Bay,
Oregon, to increase their ownership
from 17.3 percent to 24.9 percent of
Security Bank Holding Company, Coos
Bay, Oregon.

Newspaper: 5/11/88

Fed. Reg.: Not available

Section III - Applications Subject to Federal Register Notice Only

Canadian Imperial Bank of Commerce,
Toronto, Ontario, Canada, to indirectly
acquire 100 percent of Wood Gundy Corp.,
New York, New York.

Fed. Reg.: Not yet published

The Mitsubishi Bank, Ltd., Tokyo, Japan,
to engage de novo in lending, leasing,
and providing portfolio investment
advice to other persons through
Mitsubishi Capital, Inc., New York,
New York.

Fed. Reg.: Not available

Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None
