

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 26
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 25, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Consolidated Bank Holding Company Financial
Statements (FR Y-9c) -- extension with revision.
Approved, June 22, 1988.

Regulation K Notification (FR 4002) -- extension.
Proposed, June 24, 1988.

Report of Transaction Accounts, Other Deposits and
Vault Cash (FR 2900); Report of Certain
Eurocurrency Transactions (FR 2950 / 2951);
Quarterly Report of Selected Deposits, Vault Cash
and Reservable Liabilities (FR 2910q); Annual
Report of Total Deposits and Reservable Liabilities
(FR 2910a); Advance Report of Deposits from Large
Banks (FR 2000); and Advance Report of Deposits
from Small Banks (FR 2001) -- extension with
revisions.
Proposed, June 22, 1988.

Third - Party Disclosure and Recordkeeping
Requirements -- extension.
Approved, June 24, 1988.

GENERAL ACCOUNTING OFFICE

International banking -- response to final General
Accounting Office report, "International Banking:
Supervision of Overseas Lending Is Inadequate."
Authorized, June 22, 1988.

REGULATIONS AND POLICIES

Regulation D -- interpretation to clarify the sale of
short-term loans made under long-term lending
commitments known as loan strips (Docket R-0641).
Proposed, June 22, 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

BANK BRANCHES, DOMESTIC

Richmond	Bank of Northern Virginia, Arlington, Virginia -- to establish a branch at 2230 Arlington Boulevard. Approved, June 23, 1988.
Cleveland	Trustcorp Bank, Ohio, Toledo, Ohio -- to establish a CBCT branch at 1400 Dussell Road, Maumee, Ohio. Approved, June 21, 1988.

BANK HOLDING COMPANIES

Chicago	Bank of Montreal, Montreal, Quebec, Canada, and Bankmont Financial Corporation, Wilmington, Delaware -- to engage in trading of U.S. government securities through Harris Government Securities, Inc., Chicago, Illinois. Permitted, June 21, 1988.
Kansas City	Columbian Corporation, Topeka, Kansas -- to merge with Topeka Bank Shares, Inc., and Columbian Financial Corporation, and to acquire The Topeka Bank and Trust Company, and Columbian National Bank and Trust Company. Approved, June 22, 1988.
Chicago	Danville, Bancshares, Inc, Danville, Iowa -- to acquire Danville State Savings Bank. Approved, June 22, 1988.
Chicago	1889 Bancorp, East Lansing, Michigan -- to acquire Pioneer Bank, North Branch, Michigan. Approved, June 21, 1988.
Chicago	First Affiliated Bancorp, Inc., Watseka, Illinois -- to acquire Watseka First National Bank. Approved, June 22, 1988.
Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to engage in mortgage banking through Caylor Financial Services of Wisconsin, Inc., Brookfield, Wisconsin. Approved, June 24, 1988.

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

BANK HOLDING COMPANIES

Boston	First Litchfield Financial Corporation, Litchfield, Connecticut -- to acquire The First National Bank of Litchfield. Approved, June 20, 1988.
St. Louis	First United Bancshares, Inc., El Dorado, Arkansas -- to acquire First City Corp., Fort Smith Arkansas, and The City National Bank of Fort Smith. Approved, June 24, 1988.
Chicago	Gillespie Bancshares, Inc., De Soto, Wisconsin -- to acquire De Soto State Bank. Approved, June 21, 1988.
St. Louis	Hancock Bancorp, Inc., Hawesville, Kentucky -- to acquire Breckinridge Bank, Cloverport, Kentucky. Approved, June 20, 1988.
Dallas	Lubbock Bancorporation, Inc., Lubbock, Texas -- to acquire Bank of the West. Withdrawn, June 22, 1988.
Minneapolis	Mid - Wisconsin Financial Services, Inc., Medford, Wisconsin -- to acquire the Security State Bank of Colby, Colby, Wisconsin. Approved, June 21, 1988.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- to acquire Trust Company of Naples, Naples, Florida, and engage in trust activities. Approved, June 20, 1988.
Dallas	Northwest Bancorporation Inc., Houston, Texas -- to acquire Northwest Bank. Approved, June 23, 1988.
Kansas City	Schuyler Bancorporation, Schuyler, Nebraska -- to acquire Schuyler State Bank & Trust Company. Withdrawn, June 21, 1988.
Richmond	Signet Banking Corporation, Richmond, Virginia -- to engage de novo in loan activities through Signet Investment Banking Company. Permitted, June 22, 1988.

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

BANK HOLDING COMPANIES

Chicago	Sturn Investment, Inc., Omaha, Nebraska -- to engage in promissory notes related to stock purchases by personnel. Permitted, June 21, 1988.
St. Louis	Terre Du Lac Bancshares, Inc., St. Louis, Missouri -- to acquire Ozarks National Bank, Lake Ozark, Missouri. Approved, June 22, 1988.
Atlanta	Volunteer State Bancshares, Inc., Portland, Tennessee -- to acquire BOC Bancorp, Inc., Woodbury, Tennessee, and Bank of Commerce. Approved, June 24, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- to engage de novo in home mortgage redemption insurance through Crocker Life Insurance Company, Oakland, California. Permitted, June 22, 1988.

BANK MERGERS

St. Louis	Fayette County Bank, St. Elmo, Illinois -- to merge with St. Elmo Bank. Approved, June 20, 1988.
-----------	---

BANK PREMISES

New York	Banco De Ponce, Hato Rey, Puerto Rico -- investment in bank premises. Approved, June 23, 1988.
Richmond	Farmers and Miners Bank of Lee County, Pennington Gap, Virginia -- investment in bank premises. Approved, June 24, 1988.
Chicago	1st Source Bank, South Bend, Indiana -- investment in bank premises. Approved, June 24, 1988.
Chicago	Markesan State Bank, Markesan, Wisconsin -- investment in bank premises. Approved, June 23, 1988.

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

BANK PREMISES

Minneapolis	North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises. Approved, June 24, 1988.
-------------	--

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Atlanta	Eastern Airlines Federal Credit Union, Miami Springs, Miami, Florida -- transfer agent registration. Withdrawn, June 22, 1988.
---------	--

BANKS, STATE MEMBER

Minneapolis	Culbertson State Bank, Culbertson, Montana -- payment of a dividend. Approved, June 22, 1988.
St. Louis	Elliott State Bank, Jacksonville, Illinois -- payment of a dividend. Approved, June 22, 1988.

CAPITAL STOCK

Kansas City	Arkansas Valley Bancshares, Inc., Broken Arrow, Oklahoma -- redemption of shares. Approved, June 22, 1988.
Minneapolis	BCB Bancorp, Inc., Chippewa Falls, Wisconsin -- redemption of shares. Approved, June 23, 1988.
Minneapolis	Cameron Investment Company, Inc., Cameron, Wisconsin -- redemption of shares. Approved, June 22, 1988.
Richmond	C.R.N.B. Shares, Inc., Richwood, New Jersey -- redemption of shares. Approved, June 22, 1988.
Staff Director BS&R	European American Bank, New York, New York -- redemption of shares. Approved, June 23, 1988.

H.2
JUNE 20, 1988 TO JUNE 24, 1988
PAGE 6

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

CAPITAL STOCK

Kansas City	Springfield Bank Company, Inc., Springfield, Nebraska -- redemption of shares. Approved, June 24, 1988.
-------------	---

CHANGE IN BANK CONTROL

Kansas City	American National Bancshares, Inc., Baxter Springs, Kansas -- change in bank control. Permitted, June 24, 1988.
Minneapolis	Cameron Investment Company, Inc., Cameron, Wisconsin -- change in bank control. Permitted, June 22, 1988.
Dallas	First Artesia Bancshares, Inc., Artesia, New Mexico -- change in bank control. Permitted, June 20, 1988.
Chicago	First Berne Financial Corporation, Berne, Indiana -- change in bank control. Permitted, June 20, 1988.
Secretary	First Delta Corporation, Helena, Arizona -- change in bank control. Permitted, June 22, 1988.
Chicago	Maroa Bancshares, Inc., Maroa, Illinois -- change in bank control. Permitted, June 22, 1988.

COMPETITIVE FACTORS REPORTS

Boston	Bank of New England - Old Colony, N.A., Providence, Rhode Island, proposed acquisition of certain assets and assumption of liability to pay deposits of The Cumberland, Rhode Island Branch of Old Stone Bank, FSB -- report to the Comptroller of the Currency on competitive factors. Submitted, June 23, 1988.
--------	--

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

COMPETITIVE FACTORS REPORTS

Atlanta	Citizens Bank, Vienna, Georgia, proposed merger with State Bank & Trust Company, Unadilla, Georgia -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 21, 1988.
St. Louis	The Citizens National Bank of Tell City, Indiana, proposed merger with CNB Bank, National Association -- report to the Comptroller of the Currency on competitive factors. Submitted, June 22, 1988.
Kansas City	First Wyoming Bank - Cody, Cody, Wyoming, proposed merger with First Wyoming Bank - Meeteetse, Meeteetse, Wyoming -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 21, 1988.
Kansas City	First Wyoming Bank - Rawlins, Rawlins, Wyoming, proposed merger with First Wyoming Bank - Hanna, Hanna, Wyoming -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 21, 1988.
Boston	Granite Co-operative Bank, Quincy, Massachusetts, proposed merger with Abington National Bank, Abington, Massachusetts --report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 23, 1988.
Atlanta	Jackson County Bank, Gainesboro, Tennessee, proposed merger with Jackson County Interim Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 23, 1988.
Chicago	M&I Greater Milwaukee Bank, Milwaukee, Wisconsin, proposed merger with Greater Milwaukee Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 20, 1988.

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

COMPETITIVE FACTORS REPORTS

Dallas	Oak Forest National Bank, Longview, Texas, proposed merger with Longview Bank and Trust Company -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 21, 1988.
Kansas City	Ranchers State Bank, Belen, New Mexico., proposed merger with Ranchers State Interim Bank -- report to the Federal Deposit Insurance Corporation on competitive factors. Submitted, June 21, 1988.
Dallas	Tascosa National Bank of Amarillo, Amarillo, Texas, proposed merger with The First National Bank of Amarillo, Amarillo, Texas -- report to the Comptroller of the Currency on competitive factors. Submitted, June 23, 1988.
Atlanta	Trust Company of Naples, Naples, Florida, proposed merger with NBD Trust Company of Florida, National Association, North Palm Beach, Florida -- report to the Comptroller of the Currency on competitive factors. Submitted, June 24, 1988.

EXTENSIONS OF TIME

Richmond	The Bank of Waverly, Waverly, Virginia -- extension to February 28, 1989, to establish a branch at 233 South County Line Drive. Granted, June 24, 1988.
San Francisco	BankAmerica Corporation, San Francisco, California -- extension to divest certain property. Granted, June 24, 1988.
Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- extension to September 9, 1988, to expand activities of Barnett Merchants Services, Inc. Granted, June 22, 1988.

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

EXTENSIONS OF TIME

Atlanta	Citizens National Bancorp, Inc., Athens, Tennessee -- extension to September 29, 1988, to acquire Citizens National Bank of Athens. Granted, June 22, 1988.
Richmond	City National Bancorporation, Inc., Washington, D.C. -- extension to September 5, 1988, to acquire City National Bank of Washington, Washington, D.C. Granted, June 22, 1988.
Chicago	Comerica Incorporated, Detroit, Michigan -- extension to September 20, 1988, to engage in lending activities through Comerica Acceptance Corporation. Granted, June 24, 1988.
Atlanta	Community Bankshares, Inc., Cornelia, Georgia -- extension to September 14, 1988, to engage in insurance activities through Community Insurance Agency. Granted, June 22, 1988.
Philadelphia	CoreStates Financial Corp., Philadelphia, Pennsylvania -- extension for one year to retain ownership of assets previously acquired. Granted, June 23, 1988.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, June 22, 1988.
Chicago	Midlothian State Bank Employees Stock Ownership Trust, Midlothian, Illinois -- extension to September 26, 1988, to acquire Midlothian State Bank. Granted, June 23, 1988.
Chicago	Oxford Bank Corporation, Oxford, Michigan -- extension to October 6, 1988, to acquire Oxford Bank. Granted, June 23, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, June 24, 1988.

H.2

JUNE 20, 1988 TO JUNE 24, 1988

PAGE 10

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

INTERNATIONAL OPERATIONS

Staff Director Citicorp, New York, New York -- to make an additional
BS&R investment in Citicorp Securities Ireland,
Dublin, Ireland.
Permitted, June 20, 1988.

Staff Director The First National Bank of Boston, Boston,
BS&R Massachusetts -- relief from commitment not to
share name with the The Commercial Bank of Manila,
Manila, Philippines, which it had acquired.
Granted, June 24, 1988.

MEMBERSHIP

St. Louis St. Elmo Bank, St. Elmo, Illinois -- to become a
member of the Federal Reserve System.
Approved, June 20, 1988.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Cleveland -- to move the
early deposit deadline at the Pittsburgh Branch
from 9:30 p.m. to 10:00 p.m.
Approved, June 24, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Quarterly Report of Condition for a New York
Investment Company and its Domestic Subsidiaries
(FR 2886a) -- extension.
Approved, June 6, 1988.

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

BANK HOLDING COMPANIES

Chicago First United Financial Services, Inc., Arlington
 Heights, Illinois -- to engage de novo in loan
 activities through Arlington Mortgage Company.
 Withdrawn, June 17, 1988.

COMPETITIVE FACTORS REPORTS

Philadelphia First United National Bank, Fryburg, Pennsylvania,
 proposed merger with FUNB National Bank -- report
 to the Comptroller of the Currency on competitive
 factors.
 Withdrawn, June 17, 1988.

Atlanta Northern Bank of Tennessee, Clarksville, Tennessee,
 proposed acquisition of the assets and assumption
 of the liabilities of the Clarksville Branch of
 First American National Bank, Nashville, Tennessee
 -- report to the Federal Deposit Insurance
 Corporation on competitive factors.
 Submitted, June 15, 1988.

H.2
JUNE 20, 1988 TO JUNE 24, 1988
PAGE 12

ADDITIONS AND CORRECTIONS

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

EXTENSIONS OF TIME

Boston Fleet / Norstar Financial Group, Inc., Providence,
Rhode Island -- extension to September 16, 1988, to
engage in credit related insurance through Norlie
Reinsurance Company.
Granted, June 16, 1988.

INTERNATIONAL OPERATIONS

San Francisco Bank of America National Trust & Savings Association,
San Francisco, California -- to place subordinated
deposits with European Brazilian Bank PLC, London,
England.
Withdrawn, June 17, 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>
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 3(a) (3) application to acquire Fleet Bank of New Hampshire, Nashua, New Hampshire, a <u>de novo</u> bank**	<u>Newspaper</u> 07-07-88 <u>Federal Register</u> Not Yet Established
Mercantile Capital Corp., Boston, Massachusetts - 3(a) (1) application to become a bank holding company through the acquisition of Mercantile Bank and Trust Company, Boston Massachusetts**	<u>Newspaper</u> 07-14-88 <u>Federal Register</u> Not Yet Established
Granite State Bankshares, Inc., Keene, New Hampshire - 3(a) (5) application to acquire First Peterborough Bank Corp., Peterborough, New Hampshire**	<u>Newspaper</u> 07-15-88 07-18-88 <u>Federal Register</u> Not Yet Established
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 3(a) (3) application to retain Fleet/Norstar New York, Inc., Providence, Rhode Island**	<u>Newspaper</u> 07-29-88 <u>Federal Register</u> Not Yet Established
Fleet/Norstar New York, Inc., Providence, Rhode Island - 3(a) (1)/4(c) (8) application to retain Norstar Bank of Upstate New York, Albany, New York; Norstar Bank, N.A., Buffalo, New York; Norstar Bank of Central New York, Syracuse, New York; LI Holding Company, Hempstead, New York and thirteen nonbank subsidiaries**	<u>Newspaper</u> 07-29-88 <u>Federal Register</u> Not Yet Established

**Subject to CRA

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS (Cont'd)

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Federal Register</u>	<u>Comment Period Ending Date</u>
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c) (8) application to engage in underwriting and dealing in certain securities through Adams, McEntee & Co., Inc.	<u>Federal Register</u>	Not Yet Established
Wainwright Capital Corp., Boston, Massachusetts - 4(c) (8) application to retain ownership of at least 83.3% of the voting shares of Internation Heritage Corp., Boston, Massachusetts	<u>Federal Register</u>	Not Yet Established

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

Application

NONE

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Delaware Bancshares, Inc., Walton, New York to become
a bank holding company with respect to The National
Bank of Delaware County, Walton, Walton, New York.1/ 7/15/88 2/

Apple Bancorp, Inc., New York, New York to become a
bank holding company with respect to Apple Bank for
Savings, New York, New York.1/ 7/23/88 3/

Banco Bilbao-Vizcaya, S.A., Bilbao, Spain to become
a bank holding company with respect to Banco Comercial
de Mayaguez, Mayaguez, Puerto Rico.1/ 7/17/88 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

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 Available

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA to establish an off-site electronic facility at Acme Markets, Inc., 600 Lehigh Valley Mall, Whitehall, PA.

7/15/88

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

Comment Period Ending Date

National Penn Bancshares, Inc., Boyertown, PA to acquire up to 24.9% of First Capital Bank, York, PA (In organization), pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper:
Federal Register:

7/18/88
7/21/88

First Executive Bancorp, Inc., Philadelphia, PA to form a bank holding company by acquiring First Executive Bank, Philadelphia, PA (in organization), pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper:
Federal Register:

7/16/88
7/14/88

First Fidelity Bancorporation, Newark, NJ to acquire 24.9% of First Executive Bancorp, Inc., Philadelphia, PA (a proposed bank holding company), pursuant to Section 3(a)(3) of the Bank Holding Company Act.

Newspaper:
Federal Register:

7/16/88
7/14/88

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Comment Period Ending Date

Delaware National Bankshares Corp., Georgetown,
DE to engage de novo in the consumer finance
business through its new subsidiary, Delaware
National Loan Corp, Georgetown, DE, pursuant
to Section 4(c)(8) of the Bank Holding Company
Act and Section 225.25(b)(1)(i) of Regulation Y.

7/21/88

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

None

Cleveland Reserve Bank Applications
For Week Ending June 25, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received application from Richwood Interim Bank, Richwood, Ohio, to merge with The Richwood Banking Company, Richwood, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	* - July 15, 1988
Received application from Trustcorp Bank, Ohio, Toledo, Ohio, for permission to establish a branch at 170 South Washington Street, Tiffin, Ohio.	* - July 27, 1988
Received application from The Minerva Banking Company, Minerva, Ohio, for permission to establish a branch at the northeast corner of North Main and Orion Street, North Canton, Ohio.	* - July 17, 1988

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

Received Section 3(a)(1) application from Richwood Bancshares, Inc., Richwood, Ohio, to acquire The Richwood Banking Company, Richwood, Ohio.	* N - July 15, 1988
Received Section 3(a)(5) application from Fifth Third Bancorp, Cincinnati, Ohio, to acquire Decatur Bancshares, Inc., Greensburg, Indiana.	* N - July 25, 1988
Received Section 3(a)(5) application from Integra Financial Corporation, Mt. Lebanon, Pennsylvania, to acquire Pennbancorp, Titusville, Pennsylvania, and Union National Corporation, Mt. Lebanon, Pennsylvania.	* N - July 23, 1988

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c)(8) application from Integra Financial Corporation, Mt. Lebanon, Pennsylvania, to acquire Pennbancorp Life Insurance Company, Phoenix, Arizona; Pennbancorp Brokerage Services Company, Erie, Pennsylvania; and Union National Life Insurance Company, Phoenix, Arizona.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Received application from Richwood Interim Bank, Richwood, Ohio, for approval of membership in the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

* - Subject to CRA
N - Newspaper comment period

6/3-4

Federal Reserve Bank of Richmond

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

Application

Comment Period Ending Date

American Bank, Newport News, Virginia,
request for permission to establish a
branch at the intersection of U. S. Route 17
and Ella Taylor Road, Grafton, Virginia.

7-2-88

Central Fidelity Bank, Richmond, Virginia,,
request for permission to establish a
branch at 1020 Norwood Street, Radford,
Virginia.

7-21-88

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

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Traders Bankshares, Inc., Spencer, West
Virginia, and Commercial BancShares,
Incorporated, Parkersburg, West Virginia,
to engage de novo in the making and
servicing of commercial loans and others
extensions of credit, and making equity
investments of 5% or less through its
subsidiary, MOVE Capital, Inc., Charleston,
West Virginia.

Not Available

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

Application

None

*Expiration of comment period specified in the Federal Register.

June 27, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Family Bank of Hallandale Hallandale, Florida To establish a branch at 1220 South State Road 7, Hollywood, Florida, to be known as the Hollywood Office.	07-09-88 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Eufaula BancCorp, Inc. Eufaula, Alabama 1-BHC formation, Eufaula Bank & Trust Company, Eufaula, Alabama.	07-31-88 Newspaper
Terrabank Holding Corporation Miami, Florida 1-BHC formation, Terrabank National Association, Miami, Florida.	
Soperton Bancshares, Inc. Soperton, Georgia 1-BHC formation, The Bank of Soperton, Soperton, Georgia.	

Section III - Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Florida Banks, Inc. Tampa, Florida Joint with 7L Corporation, Tampa, Florida to acquire First Management Group, Inc., Tampa, Florida, and Florida Asset Management Group, Inc., Tampa, Florida, and engage de novo in financial services and other management services, pursuant to sections 225.25(b)(11) and (b)(23) of Regulation Y.	

June 27, 1988

Section III - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

CB&T Bancshares, Inc.,
Columbus, Georgia

Joint venture with 7 other Applicants to expand the activities of Georgia Interchange Network, Inc., Atlanta, Georgia, to include management consulting activities, pursuant to section 225.25(b)(11) of Regulation Y.

Northwest Georgia Financial Corporation
Dallas, Georgia

To acquire Citizens Guaranty Mortgage Company, Dallas, Georgia, and engage de novo in the origination of mortgage loans, pursuant to section 225.25(b)(1)(iii) of Regulation Y.

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>
None		

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	First Midwest Bancorp, Inc. Naperville, Illinois Continental Illinois Bank of Deerfield, N.A. Deerfield, Illinois Continental Bank of Buffalo Grove, N.A. Buffalo Grove, Illinois	6-24-88** 7-4-88*
Y-1	Kansas Banc Corporation Kansas, Illinois Kansas State Bank Kansas, Illinois	6-3-88** 7-12-88*
Y-2	Northwest Illinois Bancorp, Inc. Freeport, Illinois First State Financial Corporation of Rockford Rockford, Illinois First State Bank and Trust Company Rockford, Illinois	5-30-88* 7-8-88**
Y-1	NWIB Acquisition Corporation, Inc. Freeport, Illinois First State Financial Corporation of Rockford Rockford, Illinois First State Bank and Trust Company Rockford, Illinois	5-30-88* 7-8-88**
CoC-HC	Madison Financial Corporation Chicago, Illinois A. Andrew & Flora, Andrew A. & Pam Boemi, Edwin C. & Marcia Buchanan	7-8-88**
Y-2	Shelby County Bancorp, Inc. Shelbyville, Illinois Strasburg State Bank Strasburg, Illinois	6-24-88**

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 Wisconsin Corporation Milwaukee, Wisconsin Century Bancorp, Inc. Circle Pines, Minnesota Centennial Bank Circle Pines, Minnesota	7-1-88**
CoC-HC/RoS	Southern Wisconsin Bancshares Corporation Mineral Point, Iowa By Hazel Keefe, Tequesta, Florida, to redeem 406 shares common stock	6-23-88**
Y-1	Eastern Iowa Bancshares, Inc. Cascade, Iowa Onslow Savings Bank Onslow, Iowa	7-1-88** 6-27-88*
Y-2	Lincoln Financial Corporation Fort Wayne, Indiana Peoples Bancshares Corporation Van Wert, Ohio The Peoples Bank and Trust Company Van Wert, Ohio	7-1-88** 6-21-88*
Y-2	Mid-Citco Incorporated Chicago, Illinois Union Bank and Trust Company Oklahoma City, Oklahoma	N/A
Y-1	Western Illinois Bancorp, Inc. Chicago, Illinois The First National Bank in Blandinsville Blandinsville, Illinois	N/A
Y-2	Edgewood Bancshares, Inc. Countryside, Illinois EdgeMark Financial Corporation Countryside, Illinois EdgeMark Bank-Lombard Lombard, Illinois Cosmopolitan Financial Services, Inc. Countryside, Illinois First National Bank of Lockport Lockport, Illinois Merchandise National Bank of Chicago Chicago, Illinois EdgeMark Bank-Rosemont Rosemont, 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-1	Commerce Bancorp, Inc. Berkeley, Illinois National Bank of Commerce Berkeley, Illinois	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 Wisconsin Corporation Milwaukee, Wisconsin To engage in providing title insurance agency services thru Milwaukee Title Insurance Service, Inc., Milwaukee, Wisconsin	6-23-88**
Y-4	Prairieland Bancorp, Inc. Bushnell, Illinois Prairieland Accounting and Tax Services Bushnell, Illinois	7-14-88**
Y-4	GL & ML, Limited Aplington, Iowa Meyer Insurance Agency Aplington, Iowa	N/A
Y-4	Findlay Bancshares, Inc. Findlay, Illinois Findlay Insurance Agency Findlay, Illinois	N/A
4(c)(8)	First Wisconsin Corporation Milwaukee, Wisconsin Illinois Trust Company Milwaukee, Wisconsin	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>
RoS	Mid-Iowa Bancshares, Co. Algona, Iowa Redeem 2,325 shares (24.79 percent) of common stock	N/A

*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

Application

Comment Period Ending Date

* Section 3(a)(1) application by
Bancshares of Dyer, Inc., Dyer,
Tennessee, to acquire Bank of
Dyer, Dyer, Tennessee

(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Application

Comment Period Ending Date

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Application

None.

*This application is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS

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>
Arnold Skeie To acquire control of 92.11% of the voting shares of Oppegard Agency, Inc., Dilworth, MN	Not yet established
Winton Jones Trust To acquire control of 61.66% of the voting shares of Anchor Bancorp, Inc., Wayzata, MN	6-30-88 (Federal Register)
Judith Blanchard, Samuel Kaplan, and Ralph Strangis To acquire control of 100% of the voting shares of Nerstrand Banc- shares, Inc., Nerstrand, MN	7-8-88 (Federal Register)
John D. Kelly To acquire control of 26.9% of the voting shares of Lamb's Bancorpora- tion, Ltd, Michigan City, North Dakota.	Not yet established
John L. Olson To acquire control of 31% of the voting shares of 1st United Bancor- poration, Inc., Sidney, Montana.	Not yet established

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only

Application

Comment Period
Ending Date

None.

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

Application

Citizens Incorporated
Enderlin, ND
To redeem 33.33% of its voting
shares.

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 National of Nebraska, Inc.,
Omaha, Nebraska, for prior approval
to acquire 80 percent of the voting
shares of Firn-Co., Inc., North
Platte, Nebraska, parent of The
First National Bank and Trust
Company of North Platte, North
Platte, Nebraska.*

Not Available

Cedar Financial Holding, Inc.,
Fordyce, Nebraska, for prior
approval to become a bank holding
company through the acquisition of
100 percent of the voting shares of
Cedar Security Bank, Fordyce,
Nebraska.*

Not Available

Dr. R. A. Whiteneck, Woodward,
Oklahoma, for approval to increase
his proportionate ownership of
American Interstate Bancshares,
Inc., Woodward, Oklahoma, by .65
percent to 23.64 percent.

Not Available

FirstBank Holding Company of
Colorado Employee Stock Ownership
Plan, Lakewood, Colorado, for prior
approval to increase its
proportionate ownership of
FirstBank Holding Company of
Colorado, Lakewood, Colorado, up to
24.9 percent.

Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

APPLICATION

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF 88/06/20

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

*Section 3(a)(1) application by
Northwest Bancorporation Inc., Houston, Texas
to acquire Northwest Bank, Houston, Texas
(Emergency acquisition)

None required
due to emergency

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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 6/24/88

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

Donald Barton to increase his ownership
from 9.96 percent to 20.06 percent of
Bank of Ephraim, Ephraim, Utah. *

Newspaper: Not available

Fed. Reg.: 7/21/88

Larry A. Shehadey to increase his ownership
from 17.6 percent up to 24.9 percent of
Fresno Bancorp, Fresno, California. *

Newspaper: 7/05/88

Fed. Reg.: 7/21/88

Section III - Applications Subject to Federal Register Notice Only

Business Bancorp, San Jose, California,
to directly engage de novo in all data
processing activities throughout the
State of California.

Fed. Reg.: 7/21/88

Santa Barbara Bancorp, Santa Barbara,
California, to engage de novo in
operating a courier service and
providing management consulting through
SBBT Service Corp., Santa Barbara,
California.

Fed. Reg.: 7/22/88

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

None

* Subject to CRA.