

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 38
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 17, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Commercial Bank Report of Consumer Installment Credit
(FR 2571) -- extension with revision.
Proposed, September 14, 1988.

Consumer Credit Reports: -- Automobile Finance Terms
(FR 2005); Passenger Auto Contract Collection
Trends (FR 2012); Quarterly Gasoline Company Report
(FR 2580); and Quarterly Report of Interest Rates
on Selected Direct Consumer Installment Loans
(FR 2835) -- extension.
Proposed, September 14, 1988.

Daylight Overdraft Capital Report for U.S. Branches
and Agencies of Foreign Banks (FR 2225) --
extension with revision.
Proposed, September 14, 1988.

Regulation K Reporting Requirements for Applications
and Prior Notifications (FR K - 1) -- extension
with revision.
Proposed, September 14, 1988.

Report of Sender Net Debit Cap (FR 2226) --
extension.
Proposed, September 14, 1988.

Weekly Report of Assets and Liabilities for
Large U.S. Branches and Agencies of Foreign Banks
(FR 2069) -- extension with revision.
Proposed, September 14, 1988.

RESERVE BANK OPERATIONS

Electronic payments production system -- research and
development.
Approved, September 13, 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

- Chicago Bank of Reynolds, Reynolds, Indiana -- to establish an automatic teller machine at 302 Bluff Street, Monticello, Indiana.
Approved, September 15, 1988.
- Chicago First of America Bank - Central, Lansing, Michigan -- to establish a branch at Okemos and Jolly Roads, Meridian Township, Michigan.
Approved, September 13, 1988.

BANK HOLDING COMPANIES

- Kansas City Anmer Corporation, Neligh, Nebraska -- to acquire Schuyler State Bank and Trust Company.
Approved, September 12, 1988.
- Chicago Athens Bancorp, Inc., Athens, Wisconsin -- to acquire Junction State Bank, Junction City, Wisconsin.
Approved, September 14, 1988.
- Atlanta B.H.C., Inc., Arlington, Georgia -- to acquire Bostwick Banking Company.
Withdrawn, September 16, 1988.
- Richmond Citizens Bancshares Corporation, Olanta, South Carolina -- to acquire The Citizens Bank.
Approved, September 14, 1988.
- Chicago Comerica Incorporated, Detroit, Michigan -- to engage de novo in investment advisory activities through Comerica Investment Advisers, Inc.
Permitted, September 16, 1988.
- New York Creditanstalt - Bankverein, Vienna, Austria -- to engage in commercial finance and leasing activities.
Permitted, September 13, 1988.
- Chicago First Sioux Bancshares, Ltd., Sioux Center, Iowa -- to retain the activity of engaging in agricultural insurance through First Sioux Insurance Company.
Permitted, September 14, 1988.

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

BANK HOLDING COMPANIES

Dallas	Guaranty Bancshares, Inc., Mount Pleasant, Texas -- to acquire Computer Signet. Permitted, September 16, 1988.
Kansas City	Hassenstab Management Co., Inc., Humphrey, Nebraska -- to acquire Farmers State Bank. Approved, September 16, 1988.
Cleveland	Hometown Bancshares, Inc., Middlebourne, West Virginia -- to acquire Union Bank of Tyler County. Approved, September 12, 1988.
Kansas City	IntraOklahoma Bancshares, Inc., Ponca City, Oklahoma -- to engage in data processing through Strategic Data Services, Ltd. Returned, September 16, 1988.
Chicago	Mason City National Bancorp, Inc., Mason City, Illinois -- to acquire Mason City National Bank. Approved, September 14, 1988.
Minneapolis	Monycor Bancshares, Inc., Superior, Wisconsin -- to acquire Monycor Bank of Superior. Approved, September 14, 1988.
Chicago	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- to engage de novo in operating a credit bureau. Permitted, September 11, 1988.
Chicago	Old Kent Financial Corporation, Grand Rapids, Michigan -- to acquire Hartger & Willard Mortgage Associates, Inc. Permitted, September 14, 1988.
Chicago	Pocahontas Bancorporation, Pocahontas, Iowa -- to acquire The Pocahontas State Bank. Approved, September 15, 1988.
Chicago	P.T.C. Bancorp, Brookville, Indiana -- to acquire Bank of Versailles, Versailles, Indiana. Approved, September 12, 1988.

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

BANK HOLDING COMPANIES

Richmond	RHNB Corporation, Rock Hill, South Carolina -- to acquire MetroBank, N.A., Charlotte, North Carolina. Approved, September 16, 1988.
Chicago	Southern Michigan Bancorp, Inc., Coldwater, Michigan -- to acquire Lease Pack Incorporated, Mason, Michigan. Approved, September 16, 1988.
Philadelphia	Sterling Financial Corp., Lancaster, Pennsylvania -- to acquire Sterling Mortgage Services, Inc. Approved, September 13, 1988.
Chicago	Sullivan BancShares, Incorporated, Sullivan, Illinois -- to acquire The First National Bank of Sullivan. Approved, September 15, 1988.
Kansas City	Telluride Bancorp, Ltd., Telluride, Colorado -- to acquire Bank of Telluride. Approved, September 14, 1988.

BANK PREMISES

Minneapolis	North Shore Bank of Commerce, Duluth, Minnesota -- investment in bank premises. Approved, September 13, 1988.
Cleveland	Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises. Approved, September 15, 1988.
Chicago	Rushville State Bank, Rushville, Illinois -- investment in bank premises. Returned, September 14, 1988.
Richmond	Virginia Bank and Trust Company, Danville, Virginia -- investment in bank premises. Approved, September 16, 1988.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Earl Scheib, Inc., Beverly Hills, California --
transfer agent registration.
Withdrawn, September 14, 1988.

CAPITAL STOCK

Kansas City Lindsborg Bancshares, Inc., Lindsborg, Kansas --
redemption of shares.
Approved, September 16, 1988.

Chicago Mid - Iowa Bancshares Co., Algona, Iowa -- redemption
of shares.
Approved, September 15, 1988.

Chicago Morningside Development Company, Sioux City, Iowa --
redemption of shares.
Approved, September 13, 1988.

Minneapolis Tolna Bancorp, Inc., Tolna, North Dakota --
redemption of shares.
Approved, September 14, 1988.

CHANGE IN BANK CONTROL

San Francisco Bank of Ephraim, Ephraim, Utah -- change in bank
control.
Permitted, September 16, 1988.

Kansas City Canton Bancshares, Inc., Canton, Oklahoma -- change
in bank control.
Permitted, September 12, 1988.

Dallas Central Texas Bancshares, Inc., Austin, Texas --
change in bank control.
Permitted, September 15, 1988.

Kansas City Commercial Bank Investment Company, Denver, Colorado
-- change in bank control.
Permitted, September 16, 1988.

Kansas City Gunnison Bank Holding Corporation, Gunnison, Colorado
-- change in bank control.
Permitted, September 15, 1988.

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

CHANGE IN BANK CONTROL

Chicago Madison Financial Corporation, Chicago, Illinois --
change in bank control.
Permitted, September 16, 1988.

Chicago Morningside Development Company, Sioux City, Iowa --
change in bank control.
Permitted, September 13, 1988.

St. Louis National Banking Corp., North Little Rock, Arkansas
-- change in bank control.
Permitted, September 13, 1988.

Kansas City Superior Bancshares, Inc., Kansas City, Missouri --
change in bank control.
Permitted, September 15, 1988.

COMPETITIVE FACTORS REPORTS

Dallas The Alvord National Bank in Alvord, Alvord, Texas,
proposed merger with Shady Oaks National Bank, Fort
Worth, Texas -- report on competitive factors.
Submitted, September 14, 1988.

Atlanta Bank of Columbia County, Harlem, Georgia, proposed
acquisitions of assets and assumptions of liability
to pay deposits of the Waycross and McRae, Georgia
Branches of Fulton Federal Savings and Loan,
Atlanta, Georgia -- report on competitive factors.
Submitted, September 15, 1988.

Dallas Bank of Commerce, Abilene, Texas, proposed merger
with First National Bank of Abilene, Abilene, Texas
-- report on competitive factors.
Submitted, September 12, 1988.

Atlanta Barnett Bank of Madison County, N.A., Madison,
Florida, proposed merger with Bank of Madison
County -- report on competitive factors.
Submitted, September 13, 1988.

St. Louis Mark Twain Bank, Ladue, Missouri, proposed merger
with Bankcenter One, Ellisville, Missouri -- report
on competitive factors.
Submitted, September 13, 1988.

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

COMPETITIVE FACTORS REPORTS

San Francisco Timberline Community Bank, Yreka, California,
proposed purchase of the premises and assumption of
the liabilities of the Dorris, California Branch of
First Interstate Bank of California, Los Angeles,
California -- report on competitive factors.
Submitted, September 14, 1988.

EXTENSIONS OF TIME

St. Louis Casey County Bancorp, Inc., Liberty, Kentucky --
extension to December 14, 1988, to acquire the
successor by merger to Casey County Bank, Inc.
Granted, September 15, 1988.

Atlanta Citizens and Southern Corporation, Atlanta, Georgia,
and C&S Business Credit Inc., Tucker, Georgia --
extension to December 18, 1988, to acquire the
factoring assets of Chemical Business Credit Corp.,
Long Island, New York, New York and of Chemical
Bank.
Granted, September 14, 1988.

St. Louis County Bancorporation, Inc., Jackson, Missouri --
extension to October 10, 1988, to engage de novo in
real estate appraisals.
Granted, September 12, 1988.

Kansas City First Bancorporation of Holdenville, Inc.,
Holdenville, Oklahoma -- extension to September 30,
1988, to acquire Alliance Bank, N.A., Oklahoma
City, Oklahoma.
Granted, September 16, 1988.

Chicago Seaway Financial Corporation, St. Clair, Michigan --
extension to December 11, 1988, to acquire The
Commercial and Savings Bank of St. Clair County.
Granted, September 12, 1988.

Richmond Sovran Financial Corporation, Norfolk, Virginia --
extension to December 23, 1988, to engage in trust
activities.
Granted, September 16, 1988.

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

EXTENSIONS OF TIME

- Chicago Valley Bancorporation, Appleton, Wisconsin -- extension to December 4, 1988, to acquire Valley Bancard, Inc., Madison, Wisconsin. Granted, September 14, 1988.
- Chicago Waymar Bancorporation, Spirit Lake, Iowa -- extension to December 4, 1988, to acquire First Bank and Trust. Granted, September 13, 1988.

INTERNATIONAL OPERATIONS

- New York Saban S.A., Panama City, Panama -- extension to November 17, 1988, to acquire additional shares of Republic New York Corporation, New York, New York. Granted, September 15, 1988.

RESERVE BANK OPERATIONS

- General Counsel Federal Reserve Bank of New York -- to act as fiscal agent for proposed issue of notes by the International Bank for Reconstruction and Development. Approved, September 16, 1988.
- Director, FRBO Federal Reserve Bank of Richmond -- to purchase and install uninterruptible power supply system in Bank building. Approved, September 12, 1988.

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

CHANGE IN BANK CONTROL

San Francisco Fresno Bancorp, Fresno, California -- change in bank
control.
Permitted, September 8, 1988.

EXTENSIONS OF TIME

Dallas DG II, Inc., Wilmington, Delaware -- extension to
October 13, 1988, to acquire Deposit Guaranty Bank,
Dallas, Texas.
Granted, August 16, 1988.

Boston Landmark / Community Bancorp, Inc., Hartford,
Connecticut -- extension to acquire SBT Corp., Old
Saybrook, Connecticut.
Denied, August 29, 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>
Advisors Bancorp of Boston, Boston, Massachusetts - 3(a) (1) application to become a bank holding company through the acquisition of Advisors Bank and Trust, Boston, Massachusetts**	Newspaper 09-25-88 <u>Federal Register</u> 09-26-88
Warren Bancorp, Inc., Peabody, Massachusetts - 3(a) (3) application to acquire up to 24.9% of Beverly National Corp., Beverly, Massachusetts**	Newspaper 10-01-88 <u>Federal Register</u> 10-03-88
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 3(a) (5)/4(c) (8) application to acquire Indian Head Banks, Inc., Nashua, New Hampshire**	Newspaper 10-01-88 <u>Federal Register</u> 10-03-88
Peoples Heritage Financial Group, Inc., Portland, Maine - 3(a) (3) application to acquire Oxford Bank and Trust, Oxford, Maine**	Newspaper 10-14-88 <u>Federal Register</u> Not Yet Published
Cenvest, Inc., Meriden, Connecticut- 3(a) (3) application to acquire First Central Bank, Hartford, Connecticut, a <u>de novo</u> bank**	Newspaper 10-17-88 <u>Federal Register</u> Not Yet Published

**Subject to CRA

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS (Cont'd)

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

NONE

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

KeyCorp, Albany, New York and Key Bancshares of Wyoming Inc., Cheyenne, Wyoming to acquire First Wyoming Bancorporation, Cheyenne, Wyoming.^{1/}

10/7/88 ^{3/}

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

Chase Manhattan Overseas Banking Corporation, Wilmington, Delaware, to make an investment in the capital stock of Compania de Telefonos de Chile, S.A., Santiago, Chile.

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- ^{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



FEDERAL
RESERVE BANK OF
PHILADELPHIA

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

Penncore Financial Services, Newtown, PA to
engage in the activity of providing courier
services through Commonwealth Courier Services
(in organization), Newtown, PA pursuant to
Section 4(c)(8) of the Bank Holding Company Act.

N/A*

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

None.

* Not yet available.

1/ Subject to provisions of Community Reinvestment Act.

Cleveland Reserve Bank Applications
For Week Ending September 17, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on September 15, 1988 from Ohio Citizens Bank, Toledo, Ohio, for permission to establish a branch at 1250 North Shoop Avenue, Wauseon, Ohio.

Not yet known

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Section 3(a)(3) application on September 15, 1988 from F.F.B. Corporation, Hermitage, Pennsylvania, to acquire an addition 1,254 (6.27 percent) of The Farmers National Bank of Emlenton, Emlenton, Pennsylvania.

October 15, 1988

Received Section 3(a)(3) application on September 15, 1988 from First Bancorporation of Ohio, Akron, Ohio, to acquire The First National Bank in Massillon, Massillon, Ohio.

Not yet known

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Received notice on September 15, 1988 from Harrison Bancorporation, Cynthiana, Kentucky, of its intent to repurchase 515 shares of its 1,534 shares of common stock outstanding.

Federal Reserve Bank of Chicago

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

Type Application

None

- N - Newspaper
- FR - Federal Register
- * - Subject to provisions of Community Reinvestment Act
- ** - Not available at this time

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
* Section 9 of the Federal Reserve Act application by Citizens Fidelity Bank & Trust Company, Louisville, Kentucky, to establish a branch office at 27th and Broadway, Louisville, Kentucky	(Not available)

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 Tritten Bancshares, Inc., St. Robert, Missouri, to acquire Bank of Plato, Plato, Missouri	(Newspaper 9-19-88)
* Section 3(a)(1) application by Sebastian Bankshares, Inc., Barling, Arkansas, to acquire Citizens Bank of Lavaca, Barling, Arkansas	(Not available)
* Section 3(a)(3) application by Central Bancompany, Jefferson City, Missouri, to acquire Centerre Bank of Branson, Branson, Missouri	(Newspaper 10-10-88)
* Section 3(a)(3) application by Banterra Corp., Eldorado, Illinois, to acquire The Hamilton County Bank, McLeansboro, Illinois	(Not available)
* Section 3(a)(1) application by Lawton Partners Holding Company, Central City, Kentucky, to retain ownership of 32.3 percent of First United, Inc., Central City, Kentucky	(Newspaper 9-30-88)
* This application is subject to CRA.	

Federal Reserve Bank of Richmond

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

None

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None

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

Application

None

September 19, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending

First Marion County Bank
Ocala, Florida

To become a member of the Federal Reserve System, pursuant to section 9 of the Federal Reserve Act.

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

Application

Comment Period Ending Date

Peoples Bancshares, Inc.
Elba, Alabama

10-01-88

Newspaper

1-BHC formation, The Peoples Bank, Elba, Alabama.

SouthTrust Corporation
Birmingham, Alabama

To acquire The Wiregrass Bank & Trust Company, Headland, Alabama.

Barnett Banks, Inc.
Jacksonville, Florida

09-16-88

Newspaper

To acquire First Federal Savings and Loan Association, Summerville, Georgia, pursuant to section 4(c) (8) of the Bank Holding Company Act and section 225.23 of Regulation Y.

Georgia Central Bancshares, Inc.
Social Circle, Georgia

10-06-88

Federal Register & Newspaper

To retain 3,684 shares (22.18 percent) of its outstanding treasury stock that resulted in a change in control by Maretts Trusts (Robert Maretts, Trustee) increasing total ownership to 19.3 percent. After-the-fact.

Anglo-American Bancshares Corporation
Baton Rouge, Louisiana

Joint with Alan Lewis Financial Services Trust, British Virgin Islands, to become holding companies by acquiring Baton Rouge Bank and Trust Company, Baton Rouge, Louisiana.

September 19, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section III -- Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SunTrust Banks, Inc. Atlanta, Georgia Joint with Sun Banks, Inc., Orlando, Florida, to engage de novo in trust company functions, and investment advisory activities, through SunBank Capital Management, National Association, Orlando, Florida, pursuant to sections 225.25 (b) (3) and (b) (4) of Regulation Y.	09-28-88 Federal Register
SunTrust Banks, Inc. Atlanta, Georgia To acquire up to 25 percent of BHC Holdings, Inc., Philadelphia, Pennsylvania, and engage in securities brokerage activities, pursuant to section 225.25 (b) (15) of Regulation Y.	10-03-88 Federal Register

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

Application

Georgia Central Bancshares, Inc.
Social Circle, Georgia
To retain 3,684 shares (22.18 percent) of its outstanding treasury stock (After-the-fact).

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	Bank of Reynolds Reynolds, Indiana 302 Bluff Street Monticello, Indiana*	N - 10-1-88
Merger/ Branch	Macomb County Bank Richmond, Michigan First State Bank of East Detroit Detroit, Michigan - Branch will be at East Detroit location*	N - 9-8-88
Membership	The State Savings Bank of South Lyon South Lyon, Michigan to become a member of the Federal Reserve System*	N - **

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 of America Bancorporation-Illinois, Inc. Libertyville, Illinois Quad Cities First Company Rock Island, Illinois First National Bank of the Quad Cities Rock Island, Illinois Southpark National Bank of the Quad Cities Moline, Illinois*	FR - 9-22-88 N - 9-21-88
Y-2	First of America Bank Corporation Kalamazoo, Michigan Quad Cities First Company Rock Island, Illinois First National Bank of the Quad Cities Rock Island, Illinois Southpark National Bank of the Quad Cities Moline, Illinois*	FR - 9-22-88 N - 9-21-88
Y-2	Indecorp, Inc. Chicago, Illinois Drexel Holding Company Oak Park, Illinois Drexel National Bank Chicago, Illinois*	FR - 10-7-88 N - **

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	FNW Bancorp, Inc. Elgin, Illinois The Heritage Group, Inc. Woodridge, Illinois Heritage Bank Woodridge, Illinois Heritage Bank of Lemont Lemont, Illinois*	FR - ** N - 10-1-88
Y-2	Ogle County Bancshares, Inc. Rochelle, Illinois Leland National Bancorp, Inc. Leland, Illinois Leland National Bank Leland, Illinois*	FR - 10-3-88 N - **
Y-2	Great Lakes Financial Resources, Inc. Blue Island, Illinois Homewood Holdings, Inc. Homewood, Illinois Bank of Homewood Homewood, Illinois*	FR - 9-9-88 N - 10-3-88
Y-1	American State Corporation Lawrenceburg, Indiana American State Bank Lawrenceburg, Indiana*	FR - 9-23-88 N - 9-17-88
Y-1	Valley Ridge Financial Corp. Kent City, Michigan Kent City State Bank Kent City, Michigan*	FR - 9-21-88 N - 9-10-88
Y-1	Hale Banking Corporation Hale, Michigan Farmers & Merchants State Bank of Hale Hale, Michigan*	FR - 9-16-88 N - 9-16-88
Y-1	Mechanicsville Trust & Savings Bank, Trustee of The Mechanicsville Trust and Savings Bank Employee Stock Ownership Plan & Trust Mechanicsville, Iowa Mechanicsville Bancshares, Inc. Mechanicsville, Iowa*	FR - 9-22-88 N - **

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	Merchants National Corporation Indianapolis, Indiana Riley Company, Inc. East Chicago, Indiana First National Bank of East Chicago, Indiana East Chicago, Indiana*	FR - 9-21-88 N - 9-23-88
Y-1	Sysco Financial, Inc. Lincolnwood, Illinois Brickyard Bank Chicago, Illinois*	FR - 9-21-88 N - 9-6-88
Y-1	D & D Bancshares, Inc. Garrison, Iowa Mount Auburn Savings Bank Mount Auburn, Iowa*	FR - 9-21-88 N - **
Y-1	Commerce Bancorp, Inc. Berkeley, Illinois National Bank of Commerce Berkeley, Illinois*	FR - 9-21-88 N - 9-17-88
Y-2	First Illini Bancorp, Inc. Galesburg, Illinois First National Bank in Galva Galva, Illinois*	FR - 9-21-88 N - 10-1-88
Y-2	F.W.S.B. Corporation Milwaukee, Wisconsin St. Anthony Bancorporation, Inc. Omaha, Nebraska St. Anthony National Bank St. Anthony, Minnesota*	FR - 9-9-88 N - 9-14-88
Y-2	First Wisconsin Corporation Milwaukee, Wisconsin St. Anthony Bancorporation, Inc. Omaha, Nebraska St. Anthony National Bank St. Anthony, Minnesota*	FR - 9-9-88 N - 9-14-88
Y-2	American Central Financial Group, Inc. Springfield, Illinois Meredosia Bancorporation, Inc. Springfield, Illinois Farmers and Traders State Bank Meredosia, Illinois Farmers and Merchants State Bank of Virden Virden, Illinois*	FR - 9-7-88 N - 9-19-88

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	Peotone Bancorp, Inc. Peotone, Illinois Terrapin Bancorp, Inc. Elizabeth, Illinois The Elizabeth State Bank Elizabeth, Illinois*	FR - 7-29-88 N - 9-12-88
Y-2	Terrapin Bancorp, Inc. Gilman, Illinois The Elizabeth State Bank Elizabeth, Illinois*	FR - 7-29-88 N - 9-12-88
Y-2	Iroquois Bancorp, Inc. Gilman, Illinois Terrapin Bancorp, Inc. Elizabeth, Illinois The Elizabeth State Bank Elizabeth, Illinois*	FR - 7-29-88 N - 9-12-88
Y-2	Iowa National Bancshares, Corp. Waterloo, Iowa Oelwein State Bank Oelwein, Iowa*	FR - 9-30-88 N - 10-2-88
Y-1	The Bancorp of Tomah, Inc. Tomah, Wisconsin First Bank of Tomah Tomah, Wisconsin*	FR - ** N - **
Y-2	First Paxton Bancorp, Inc. Paxton, Illinois Cissna Park State Bank Cissna Park, Illinois*	FR - ** N - **
Y-1	Indiana-Hoosier Corp. Greenwood, Indiana The Bloomington National Bank Bloomington, Indiana*	FR - ** N - **
Y-2	First Interstate Corporation of Wisconsin Sheboygan, Wisconsin First Interstate Bank of Northern Indiana, N.A. South Bend, Indiana*	FR - ** N - **
Y-2	Republic Bancorp, Inc. Ann Arbor, Michigan Republic Bank-Oakland (in organization) Bloomfield Hills, Michigan*	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Guaranty Bankshares, Ltd. Cedar Rapids, Iowa Guaranty Investment Co. Cedar Rapids, Iowa	FR - 9-23-88
4(c)(8)	Star Financial Group, Inc. Marion, Indiana Star Bankcard Services, Inc. Marion, Indiana	FR - 9-23-88
Y-4	American Central Financial Group, Inc. Springfield, Illinois Originate consumer finance, mortgage and commercial finance loans for its own accounts and for the accounts of others	FR - 9-30-88
Y-4	American Central Financial Group, Inc. Springfield, Illinois Originate conventional, FHA and VA mortgage loans for immediate sale to third party investors	FR - 9-30-88
4(c)(8)	Banks of Iowa, Inc. Des Moines, Iowa To expand the lending activities of Banks of Iowa Credit Corporation, Des Moines, Iowa	FR - **
4(c)(8)	NBD Bancorp, Inc. Detroit, Michigan Make equity and debt invest in Corp or projects designed to community welfare (economic rehabilitation, develop low income areas, jobs and services)	FR - **

Cleveland Reserve Bank Applications
For Week Ending September 17, 1988

ADDENDUM

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on 8/30/88 for Chase Bank of Ohio, Columbus, Ohio, for permission to establish a branch at Metro Place South and Frantz Road, Dublin, Ohio.

* September 29, 1988

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

Received Section 3(a)(3) application on 8/23/88 from National City Corporation, Cleveland, Ohio, to acquire American Security Company of Bedford, Incorporated, Bedford, Indiana.

*F September 22, 1988

Received Section 3(a)(1) application on 8/23/88 from FKYN Acquisition Corporation, Louisville, Kentucky, to acquire American Security Company of Bedford, Incorporated, Bedford, Indiana.

*F September 22, 1988

Received Section 3(a)(1) application on 9/1/88 from Heartland BancCorp, Grove City, Ohio, to acquire 69 percent of the voting shares of The Croton Bank Company, Johnstown, Ohio.

*F September 26, 1988

Received Section 3(a)(3) application on 9/7/88 from Peoples Bancorp, Inc., Marietta, Ohio, to acquire 7.65 percent of Heartland BancCorp, Johnstown, Ohio, pursuant to Section 3 of the Bank Holding Company Act.

*F October 7, 1988

- * - Subject to CRA
- = - Expected to end approximately 30 days from the date of receipt
- N - Newspaper Comment Period
- F - Federal Register Comment Period

Federal Reserve Bank of St. Louis

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Dacotah Bank Holding Company Aberdeen, SD	9-22-88
Norwest Bank International Minneapolis, MN To establish a domestic Edge branch in Brookfield, WI	9-19-88

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Duke Financial Group, Inc. St. Paul, MN To acquire Citizens State Bank, Montgomery, MN*	10-1-88 (Newspaper)
Edgeley Bancorporation, Inc. Edgeley, ND To acquire The Security National Bank of Edgeley, Edgeley, ND*	10-7-88 (Newspaper)
HMC Holding Company Sioux Falls, SD To acquire Gary State Bank of Gary, SD	Not yet available

Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
<p>Marietta Bancshares, Inc., Marietta, MN To engage in (08G) operating a general insurance agency in a place with a population not exceeding 5,000 thru the acquisition of certain assets of Marietta Insurance Agency, Marietta, MN. The activity will be conducted in Marietta, MN.</p>	9-23-88
<p>Big Sioux Financial, Inc. Estelline, SD To engage in (08G) operating a general insurance agency in a place with a population not exceeding 5,000 through the acquisition of assets and liabilities from Farmers State Bank Agency, Estelline, SD. The activity will be conducted in Estelline, SD.</p>	Not yet available

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

Application

Big Lake Bancshares, Inc
Big Lake, MN
To redeem 8.1% of its voting shares.

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>
Fourth Financial Corporation, Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of Fairlawn Plaza Investments, Inc., Topeka, Kansas, parent of Fairlawn Plazabank, Topeka, Kansas.*	Not Available
IV Topeka Acquisition, Inc., Wichita, Kansas, for prior approval to acquire 100 percent of the voting shares of Fairlawn Plaza Investments, Inc., Topeka, Kansas, parent of Fairlawn Plazabank, Topeka, Kansas.*	Not Available
Don C. McNeill, Thomas, Oklahoma, for approval to increase his proportionate ownership of Thomas Bancshares, Inc., Thomas, Oklahoma, by 1 percent to 21.07 percent.	September 30, 1988
Don C. McNeill, Thomas, Oklahoma, for approval to increase his proportionate ownership of City National Bancshares of Weatherford, Inc., Weatherford, Oklahoma, by 15.1 percent to 29.4 percent.	September 30, 1988
Sierra Petroleum Co., Inc., Wichita, Kansas, for prior approval to merge with Graham-Michaelis Financial Corporation, Wichita, Kansas, parent of Wichita State Bank, Wichita, Kansas, and NBW Financial Corporation, Wichita, Kansas, parent of National Bank of Wichita, Wichita, Kansas.*	October 3, 1988

Federal Reserve Bank of Kansas City

David A. Nichols, Lake Quivira, Kansas, for prior approval to acquire 3.38 percent of the voting shares of Olathe Financial Services Corporation, Olathe, Kansas; Jack L. Brozman, Prairie Village, Kansas, for prior approval to acquire 13.50 percent; and Robert F. Brozman, Shawnee Mission, Kansas, for prior approval to acquire 50.63 percent.

September 30, 1988

Robert L. Levenson, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership of Las Vegas Bancorporation, Albuquerque, New Mexico, by 9.19 percent to 26.58 percent.

September 30, 1988

James A. Wells, M.D., and Joan B. Wells, both of Kirksville, Missouri, for prior approval to increase their proportionate ownership of Wyandotte Bancorporation, Kansas City, Kansas, by 5 percent to 14 percent.

September 30, 1988

FirstTier Financial, Inc., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Norfolk Bancshares, Inc., Norfolk, Nebraska, parent of Delay First National Bank and Trust Company, Norfolk, Nebraska.*

September 30, 1988

Alexandria Daubert, Omaha, Nebraska, for prior approval to increase her proportionate ownership of Nebraska Capital Corporation, Lincoln, Nebraska, by .55 percent to 18.14 percent.

September 30, 1988

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 SEPTEMBER 12, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from First City Bank of Dallas, Dallas, TX to merge with First City Bank of Lewisville, Lewisville, TX, and First City Bank of Plano, N.A., Plano, TX; and to establish branches	88/10/07
*Section (9) application received from Texas Commerce Bank-Brownsville, Brownsville, TX to establish a branch office at 1514 West Tyler, Harlingen, TX	88/10/06

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by Wheeler County Bancshares, Inc., Shamrock, TX to acquire First Bank & Trust, Shamrock, TX	88/10/10
*Section 3(a)(1) application by Garland Bancshares, Inc., Dallas, TX to acquire Texas Bank of Garland, N.A., Garland, TX	88/10/12
Change in Control Notice by Mike Jenkins, Seminole, TX; Marion C. Bowers, Seminole, TX; Athen Lowrie, Seminole, TX; Robert M. Cosby, Seminole, TX; and William R. Oswalt, Denton, TX to acquire an interest in Gaines Bancshares, Inc., Seminole, TX	N/A
Change in Control Notice by Sunwestern Investment Fund III, L.P., Dallas, TX, to acquire an interest in Provident Bancorp of Texas, Inc., Dallas, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) application by Kermit State Bancshares, Inc., Kermit, TX to acquire 50 percent of Computer Center, Inc., Monahans, TX (data processing services)	88/10/03
Section 4(c)(8) application by Monahans Bancshares, Inc., Monahans, TX to acquire 50 percent of Computer Center, Inc., Monahans, TX (data processing services)	88/10/03

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

APPLICATION

Notice by ROSB Bancorp, Inc., Red Oak, TX
to redeem 400,000 shares of its preferred stock

* 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 9/16/88

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

Hiroshi Kaijima, Tokyo, Japan, to acquire 100 percent of Maui Bancshares, Inc., Tacoma, Washington.	<u>Newspaper:</u> 9/24/88 <u>Fed. Reg.:</u> 10/03/88
U.S. Bancorp, Portland, Oregon, to acquire 100 percent of Western Independent Bancshares, Inc., Auburn, Washington, and its only subsidiary, Auburn Valley Bank, Auburn, Washington. *	<u>Newspaper:</u> 10/09/88 <u>Fed. Reg.:</u> 10/13/88
Security Pacific Corporation, Los Angeles, California, to acquire 100 percent of Nevada National Bancorporation, Reno, Nevada. *	<u>Newspaper:</u> 10/12/88 <u>Fed. Reg.:</u> 10/13/88
Arthur Schwalm, Sedona, Arizona, Antonio Grimalda and Leon Felton, both of Cottonwood, Arizona, to retain their ownership interests in Verde Valley Bancorp, Inc., Cottonwood, Arizona.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

BankAmerica Corporation, San Francisco, California, to expand the activities of BA Futures, Incorporated, to now include providing futures commission merchant services to affiliates and non-affiliates with respect to futures contracts relating to stock and municipal bond indices.	<u>Fed. Reg.:</u> 10/07/88
First Security Corporation, Salt Lake City, Utah, request for approval for First Security Leasing Company and First Security Leasing Company of Nevada to offer lease terms based on an estimated residual value in excess of 20 percent limit in Regulation Y up to 70 percent of the original cost of the leased property.	<u>Fed. Reg.:</u> Not yet published

FEDERAL RESERVE BANK OF SAN FRANCISCO - CONTINUED

Week ending 9/16/88

Moore Financial Group, Inc., Boise, Idaho,
to engage de novo in underwriting credit
life and credit disability insurance
through Clearwater Life Insurance Company,
Phoenix, Arizona.

Fed. Reg.: 10/13/88

North Valley Bancorp, Redding, California,
to convert North Valley Consulting Services
to Bank Processing, Inc., Redding, California,
and engage in providing data processing
services to other depository institutions.

Fed. Reg.: 10/13/88

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

None

* Subject to CRA.