

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 39
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 24, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

First Florida Banks, Inc., Tampa, Florida, and
7L Corporation -- to engage de novo in providing
management consulting services and disposition of
nonearning assets for failed savings and loan
associations through First Management Group, Inc.,
and Florida Asset Management Group, Inc.
Permitted, September 19, 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	Marine Bank of Springfield, Springfield, Illinois -- to establish an automatic teller machine at Capital Airport, J. David Jones Parkway. Approved, September 19, 1988.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish an off-site electronic facility at the Southern Chester County Medical Center, 1015 West Baltimore Pike, West Grove, Pennsylvania. Approved, September 21, 1988.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- to establish a branch at 60th Street and Broadmoor Avenue, Caledonia, Michigan. Approved, September 23, 1988.

BANK HOLDING COMPANIES

Chicago	Alta Vista Bancshares, Inc., Alta Vista, Iowa -- to acquire Alta Vista Insurance and Services Corporation. Approved, September 19, 1988.
Atlanta	Barnett Banks, Inc., Jacksonville, Florida -- to acquire Bank of Madison County, Madison, Florida. Approved, September 19, 1988.

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SEPTEMBER 19, 1988 TO SEPTEMBER 23, 1988

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

BANK HOLDING COMPANIES

New York	BNB Holding Company, Inc., New York, New York -- to acquire Broadway National Bank. Approved, September 19, 1988.
Atlanta	CBS Bancshares, Inc., Spencer, Tennessee -- to increase ownership of Citizens Bank, Gainesboro, Tennessee. Approved, September 23, 1988.
Chicago	Eastern Iowa Bancshares, Ltd., Cascade, Iowa -- to acquire Onslow Bank, Onslow, Iowa. Approved, September 21, 1988.
Cleveland	First & Peoples Bancshares, Inc., Russell, Kentucky -- to acquire First & Peoples Bank. Approved, September 23, 1988.
Chicago	First Merchants Corporation, Muncie, Indiana -- to acquire Pendleton Banking Company, Pendleton, Indiana. Approved, September 19, 1988.
New York	First National Bancorp, Inc., Norfolk, New York -- to acquire 15.5 percent of the First National Bank of Lisbon, Lisbon, New York. Approved, September 23, 1988.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire Commercial National Bank & Trust Co., Iron Mountain, Michigan. Approved, September 21, 1988.
Atlanta	Forest Bancorp, Forest, Mississippi -- to acquire Metropolitan Corporation, Biloxi, Mississippi. Approved, September 19, 1988.
Kansas City	G.N. Bankshares, Inc., Girard, Kansas -- to engage de novo in servicing notes through Progressive Financial Services, Inc. Approved, September 23, 1988.
Kansas City	Miners Bancshares, Inc., Frontenac, Kansas -- to acquire The Miners State Bank of Frontenac. Approved, September 21, 1988.

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

BANK HOLDING COMPANIES

Chicago	Piper Bankshares, Inc., Piper City, Illinois -- to acquire State Bank of Piper City. Approved, September 20, 1988.
Atlanta	Security National Corporation, Maitland, Florida -- to acquire Security National Bank of Seminole, Altamonte Springs, Florida. Approved, September 19, 1988.
St. Louis	State Bancorp, Inc., Washington, Indiana -- to acquire Spurgeon Financial Corporation. Approved, September 23, 1988.
Kansas City	Stockton Bancshares, Inc., Stockton, Kansas -- to acquire The Trego-WaKeeney State Bank, WaKeeney, Kansas. Approved, September 23, 1988.
Dallas	Throckmorton Bancshares, Inc., Throckmorton, Texas -- to acquire The First National Bank of Throckmorton. Approved, September 22, 1988.
San Francisco	Washington Commercial Bancorp, Redmond, Washington -- to acquire Redmond National Bank. Approved, September 23, 1988.

BANK PREMISES

Chicago	The Bank of Illinois in Normal, Normal, Illinois -- investment in bank premises. Approved, September 22, 1988.
Chicago	Old Kent Bank and Trust Company, Grand Rapids, Michigan -- investment in bank premises. Approved, September 23, 1988.

CHANGE IN BANK CONTROL

Kansas City	American Interstate Bancshares, Inc., Woodward, Oklahoma -- change in bank control. Permitted, September 20, 1988.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CHANGE IN BANK CONTROL

Kansas City American Interstate Bancshares, Inc., Woodward, Oklahoma -- change in bank control. Permitted, September 21, 1988.

Kansas City New Mexico Banquest Investors Corporation, Santa Fe, New Mexico -- change in bank control. Permitted, September 23, 1988.

Kansas City Oakland Financial, Inc., Omaha, Nebraska -- change in bank control. Permitted, September 20, 1988.

San Francisco Valley Bancorporation, Sumner, Washington -- changes in bank control. Permitted, September 20, 1988.

COMPETITIVE FACTORS REPORTS

Kansas City American Industrial Bank, Inc., Colorado Springs, Colorado, proposed merger with Colorado Springs U.S. Industrial Bank, and Pueblo U.S. Industrial Bank, Pueblo, Colorado -- report on competitive factors. Submitted, September 22, 1988.

Kansas City American Industrial Bank of Arvada, Arvada, Colorado, proposed merger with Thornton U.S. Industrial Bank, Thornton, Colorado -- report on competitive factors. Submitted, September 22, 1988.

Kansas City American Industrial Bank of Aurora, Aurora, Colorado, proposed merger with Aurora U.S. Industrial Bank -- report on competitive factors. Submitted, September 22, 1988.

Kansas City American Industrial Bank of Lakewood, Lakewood, Colorado, proposed merger with Applewood U.S. Industrial Bank, Golden, Colorado -- report on competitive factors. Submitted, September 22, 1988.

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

COMPETITIVE FACTORS REPORTS

Kansas City	Bank IV Topeka, N.A., Topeka, Kansas, proposed merger with Fairlawn Plazabank -- report on competitive factors. Submitted, September 20, 1988.
Kansas City	Boatmen's First National Bank of Kansas City, Kansas City, Missouri, proposed merger with affiliated banks in Excelsior Springs; Belton; Independence; Lee's Summit; Kansas City; and Raytown, Missouri -- report on competitive factors. Submitted, September 22, 1988.
Minneapolis	Commercial National Bank & Trust Co., Iron Mountain, Michigan, proposed merger with First of America Bank - Iron Mountain, National Association -- report on competitive factors. Submitted, September 20, 1988.
St. Louis	Commercial State Bank of Waterloo, Waterloo, Illinois, proposed merger with CSBW State Bank -- report on competitive factors. Submitted, September 20, 1988.
Kansas City	The Farmers National Bank of Osborne, Osborne, Kansas, proposed merger with Farmers National Bank of Gaylord, Gaylord, Kansas -- report on competitive factors. Submitted, September 22, 1988.
New York	FFB Savings Bank, Montclair, New Jersey, proposed merger with Montclair Savings Bank -- report on competitive factors. Submitted, September 21, 1988.
Chicago	First Galesburg National Bank and Trust Company, Galesburg, Illinois, proposed merger with First National Bank in Galva, Galva, Illinois -- report on competitive factors. Submitted, September 21, 1988.
Kansas City	The Fourth National Bank of Tulsa, Tulsa, Oklahoma, proposed merger with United Bank -- report on competitive factors. Submitted, September 20, 1988.

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

COMPETITIVE FACTORS REPORTS

New York Mid Jersey National Bank, Somerville, New Jersey, proposed merger with Mid Jersey National Bank -- report on competitive factors. Submitted, September 21, 1988.

Chicago United Bank of Illinois, National Association, Rockford, Illinois, proposed merger with United Bank of Belvidere, Belvidere, Illinois -- report on competitive factors. Submitted, September 23, 1988.

EXTENSIONS OF TIME

Minneapolis Bank Shares Incorporated, Minneapolis, Minnesota -- extension to engage de novo in loan activities, nationwide. Granted, September 22, 1988.

Atlanta CeeBee Corporation, Prattville, Alabama -- extension to December 31, 1988, to acquire The Citizens Bank. Granted, September 22, 1988.

New York Citicorp, New York, New York -- extension to divest certain property. Granted, September 19, 1988.

Atlanta Community Bankshares, Inc., Cornelia, Georgia -- extension to October 18, 1988, to engage in insurance sales activities through Community Insurance Agency. Granted, September 21, 1988.

Chicago County Bank Corp., Lapeer, Michigan -- extension to December 6, 1988, to acquire Lapeer County Bank & Trust Co., and for the latter to merge with Lapeer Interim Bank. Granted, September 19, 1988.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, September 19, 1988.

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

EXTENSIONS OF TIME

San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain properties. Granted, September 22, 1988.
Atlanta	Independent Bancshares, Inc., Ocala, Florida -- extension to October 26, 1988, to acquire Independent Bank of Ocala. Granted, September 20, 1988.
Chicago	NBD Bancorp, Inc., Detroit, Michigan -- extension to December 19, 1988, to acquire Trust Company of Naples, Naples, Florida, and engage in trust activities. Granted, September 22, 1988.
Richmond	Signet Bank / Maryland, Baltimore, Maryland -- extension to October 29, 1989, to establish a branch at the intersection of Emmorton Road and Plum Road Tree Road, Bel Air, Maryland. Granted, September 19, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, September 21, 1988.

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

BANK HOLDING COMPANIES

Minneapolis 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.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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

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 <u>Federal Register</u>	09-25-88 09-26-88
<hr/>		
Warren Bancorp, Inc., Peabody, Massachusetts - 3(a) (3) application to acquire up to 24.9% of Beverly National Corp., Beverly, Massachusetts**	Newspaper <u>Federal Register</u>	10-01-88 10-03-88
<hr/>		
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 <u>Federal Register</u>	10-01-88 10-03-88
<hr/>		
Peoples Heritage Financial Group, Inc., Portland, Maine - 3(a) (3) application to acquire Oxford Bank and Trust, Oxford, Maine**	Newspaper <u>Federal Register</u>	10-14-88 Not Yet Published
<hr/>		
Cenvest, Inc., Meriden, Connecticut- 3(a) (3) application to acquire First Central Bank, Hartford, Connecticut, a <u>de novo</u> bank**	Newspaper <u>Federal Register</u>	10-17-88 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

Bank of Bermuda (New York) Ltd., New York, New York,
a proposed new bank, to become a member of the Federal
Reserve System.^{1/} 10/19/88

European American Bank, New York, New York to establish
a branch at 50 Avenue A, New York, New York.^{1/} 10/24/88

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

The Bank of Bermuda Ltd., Hamilton, Bermuda and Bermuda
(U.S.) Holdings Ltd., Dover, Delaware to become bank
holding companies with respect to Bank of Bermuda
(New York) Ltd., New York, New York, a proposed new
bank.^{1/} 10/19/88 ^{3/}

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

CapitalBanc Corporation, New York, New York to engage
indirectly in certain nonbanking activities. N/A

The Long-Term Credit Bank of Japan, Ltd., Tokyo, Japan
to engage indirectly in certain nonbanking activities. N/A

SECTION IV

Applications Not Involving
Public Comment

Manufacturers Hanover Trust Company, New York, New York
to establish a branch in Paris, France.

^{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

Atcorp, Inc., Atco, NJ, to become a BHC by 1/
acquiring 100% of voting shares of Atco
National Bank, Atco, NJ pursuant to Section
3(a)(1) of the Bank Holding Company Act.

Newspaper:
Federal Register:

10/20/88
N/A*

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.

10/14/88

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 24, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on September 21, 1988
from Security Dollar Bank, Niles, Ohio,
for permission to establish a branch at
160 East Market Street, Warren, Ohio.

*October 7, 1988

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Section 3(a)(3) Application on
September 8, 1988 from Ohio Bancorp,
Youngstown, Ohio, to acquire 100 percent
of The Mingo National Bank of Mingo
Junction, Mingo Junction, Ohio, pursuant
to Section 3 of the Bank Holding Company
Act.

*October 18, 1988

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

NONE

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- * - 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 Richmond

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>
Mr. Ralph Owen Delaney, Notice of Change in Control with respect to Consolidated Banc Shares, Inc., Clarksburg, West Virginia.	10-11-88
National Banc of Commerce Company, Charleston, West Virginia, for prior approval to acquire GuarantyShares of West Virginia, Inc., Huntington, West Virginia.*	10-20-88
National Banc of Commerce Company, Charleston, West Virginia, for prior approval to acquire The Bank of Man, Man, West Virginia.*	10-20-88
NBCC, Inc., Charleston, West Virginia, for prior approval to become a bank holding company through the acquisition of The Guaranty National Bank of Huntington, Huntington, West Virginia.*	10-20-88

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None

*Application is subject to CRA.

September 26, 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>
SouthTrust Corporation Birmingham, Alabama To acquire Meigs County Bancshares, Inc., Decatur, Tennessee.	
Florida First International Corporation Hollywood, Florida 1-BHC formation, Florida First International Bank, Hollywood, Florida.	10-10-88 Newspaper
P.C.B. Bancorp, Inc. Largo, Florida 1-BHC formation, Pinellas Community Bank, Largo, Florida.	09-30-88 Federal Register
Main Street Banks Incorporated Covington, Georgia 1-BHC formation, The Bank of Covington, Covington, Georgia.	

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

Application

Dooly Bancshares, Inc.
Vienna, Georgia
To redeem 4,510 shares of its outstanding treasury stock.

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>
Membership	The State Savings Bank of South Lyon South Lyon, Michigan to become a member of the Federal Reserve System*	N - 10-16-88
2070	The State Savings Bank of South Lyon South Lyon, Michigan First of America Bank - Ann Arbor Ann Arbor, Michigan*	N - 10-16-88
Branch/24A	Linden State Bank Linden, Indiana 1408 Darlington Avenue Crawfordsville, Indiana - and \$391,500 for branch*	N - 10-8-88
EFT	Chemical Bank and Trust Company Midland, Michigan Delta College University Center, Michigan*	N - **
Membership	Midwest Guaranty Bank (in organization) Birmingham, 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	FNW Bancorp, Inc. Elgin, Illinois The Heritage Group, Inc. Woodridge, Illinois Heritage Bank Woodridge, Illinois Heritage Bank of Lemont Lemont, Illinois*	FR - 10-4-88 N - 10-1-88
Y-2	American Central Financial Group, Inc. Springfield, Illinois Merodosia Bancorporation, Inc. Springfield, Illinois Farmers and Traders State Bank Merodosia, 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	First Paxton Bancorp, Inc. Paxton, Illinois Cissna Park State Bank Cissna Park, Illinois*	FR - 10-13-88 N - **
Y-1	Indiana-Hoosier Corp. Greenwood, Indiana The Bloomington National Bank Bloomington, Indiana*	FR - 10-13-88 N - **
Y-2	Bosshard Financial Group, Inc. (was La Farge Bancorp) La Crosse, Wisconsin Grand Marsh State Bank Grand Marsh, Wisconsin Farmers State Bank-Hillsboro Hillsboro, Wisconsin*	FR - 9-9-88 N - 9-12-88
Y-2	Indiana Bancshares, Inc. Greenwood, Indiana Hoosier Bancshares, Inc. Bloomington, Indiana The Bloomington National Bank Bloomington, Indiana*	FR - 10-7-88 N - **
Y-1	Pioneer Bancorp, Inc. Chicago, Illinois Pioneer Bank & Trust Company Chicago, Illinois*	FR - 10-7-88 N - 9-26-88
CoC/RoS	Pinnacle Banc Group, Inc. Oak Brook, Illinois John J. Gleason to purchase 275,000 shares of common stock	FR - 10-3-88 N - **
Y-1	First Shares, Inc. Platteville, Wisconsin The First National Bank of Platteville Platteville, Wisconsin*	FR - ** N - 10-17-88
Y-1	Dulaney Bancorp, Inc. Marshall, Illinois The Dulaney National Bank of Marshall Marshall, Illinois*	FR - ** N - 9-29-88

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-1	Midwest Guaranty Bancorp, Inc. Detroit, Michigan Midwest Guaranty Bank (in organization) Birmingham, Michigan*	FR - ** N - **

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
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 N - 9-19-88
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 N - 9-19-88
4(c)(8)	Capital Directions, Inc. Mason, Michigan to make, acquire, service loans and extension of credits through Monex Financial Services, Inc., Mason, Michigan	FR - 10-6-88 N - **

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

<u>Type</u>	<u>Application</u>
RoS	Lohrville Bancshares, Ltd. Lohrville, Iowa To redeem 10 percent of its stock (in violation)

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

Application

Comment Period Ending Date

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

Comment Period Ending Date

* Section 3(a)(3) application by National
City Bancshares, Inc., Evansville,
Indiana, to acquire Farmers and Merchants,
Bank, Fort Branch, Indiana

(Not Available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

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>
HMC Holding Company Sioux Falls, SD To acquire Gary State Bank Gary, SD*	10-9-88 (Newspaper)
Klossner Bancorporation, Inc. Klossner, MN To merge with Houston State Holding, Inc., Houston, MN and thereby acquire the Houston State Bank, Houston, MN*	Not yet available
North Shore Financial Corporation Duluth, MN To acquire Airport State Bank Duluth, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Community First Minnesota Bank- shares, Inc., Fargo, ND To engage <u>de novo</u> in providing financially related data processing and data transmitting services to others. The activity will be con- ducted nationwide.	Not yet available

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

<u>Application</u>
None.

*Subject to CRA

Federal Reserve Bank of Kansas City

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

FirstBank Holding Company of Colorado, Lakewood, Colorado, to acquire 100 percent of the voting shares of the following de novo banks: FirstBank of Southmoor Park, N.A., Denver, Colorado; FirstBank at Buckley/Quincy, N.A., Aurora, Colorado; FirstBank of Table Mesa, N.A., Boulder, Colorado; FirstBank at 30th/Arapahoe, N.A., Boulder, Colorado; and FirstBank at Chambers/Mississippi, N.A., Aurora, Colorado.*

Not Available

The First National Bank of Syracuse Employee Stock Ownership Plan, Syracuse, Kansas, for prior approval to become a bank holding company through the acquisition of up to 30 percent of the voting shares of Syracuse Financial Company, Syracuse, Kansas, parent of First National Bank of Syracuse, Syracuse, Kansas.*

Not Available

Wyandotte Ban Corporation, Kansas City, Kansas, for prior approval to acquire 100 percent of the voting shares of The Edwardsville Bank, Edwardsville, Kansas.*

October 7, 1988

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Ramona Bankshares, Inc., Hillsboro, Kansas, for prior approval to acquire 100 percent of the voting shares of Hillsboro Insurance Agency, Hillsboro, Kansas, and thereby indirectly engage in selling credit life, disability or involuntary unemployment insurance.	October 13, 1988
FirstMorrill Co., Omaha, Nebraska, for prior approval to acquire 100 percent of the voting shares of Morrill Insurance Services, Inc., Morrill, Nebraska, and thereby indirectly engage in insurance agency activities in a town of less than 5,000 persons.	October 13, 1988
Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 19.9 percent of the voting shares of Midwest Financial Group, Inc., Peoria, Illinois, and thereby indirectly engage in selling credit life, disability, or involuntary unemployment insurance through Midwest Financial Life Insurance Company, Peoria, Illinois; indirectly engage in providing to others financially related data processing and data transmission services, facilities, and data bases, or access to them through MFG Information Systems, Inc., Peoria, Illinois; indirectly engage in discount securities brokerage activities including certain securities credit and incidental activities through Midwest Financial Group Brokerage Services, Inc., Peoria, Illinois; and indirectly engage in providing management consulting services to depository institutions through Midwest Financial Investment Management Company, Peoria, Illinois.	Not Available

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

APPLICATION

Spalding City Corporation, Omaha,
Nebraska, for prior approval to
redeem 6,600 shares of its own
voting common stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF SEPTEMBER 19, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
*Section 3(a)(1) application by WNB Bancshares, Inc., Odessa, TX to acquire WNB Financial Corp., Odessa, TX (<u>de novo</u>), and thereby, acquire Western National Bank, Odessa, TX	88/10/15
*Section 3(a)(1) application by WNB Financial Corp., Odessa, TX to acquire Western National Bank, Odessa, TX	88/10/15

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
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 9/23/

Section I - Applications Subject to Newspaper Notice Only

Application Comment Period Ending Dat

None

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

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> 10/12/88
Abdullah Saleh Abdullah Kamel, Alhamda, Jeddah, Saudi Arabia, to acquire 100 percent of Wilshire Center Bancorp, Los Angeles, California.	<u>Newspaper:</u> 10/06/88 <u>Fed. Reg.:</u> 10/14/88
United Security Bancorporation, Chewelah, Washington, to acquire Home Security Bank (In Organization), Sunnyside, Washington. *	<u>Newspaper:</u> 10/26/88 <u>Fed. Reg.:</u> 10/21/88

Section III - Applications Subject to Federal Register Notice Only

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> 10/05/88
The Tokai Bank, Ltd., Tokyo, Japan, to engage in certain personal leasing activities and to expand the geographic scope of such and other currently conducted activities nationwide of Tokai Credit Corporation, Los Angeles, California.	<u>Fed. Reg.:</u> 10/21/88

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

None

* Subject to CRA.