ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 41

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 8, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Fleet / Norstar Financial Group, Inc., Providence,
Rhode Island, and Fleet / Norstar New York, Inc.,
Albany, New York -- to underwrite and deal in
ineligible securities to a limited extent through

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
Central Fidelity Bank, Richmond, Virginia -- to
establish a branch at 455 Merrimac Trail,
Williamsburg, Virginia.
Approved, October 7, 1988.

Cleveland
Chase Bank of Ohio, Columbus, Ohio -- to establish a
branch at Metro Place South and Frantz Road,
Columbus, Ohio.

New York
Chemical Bank, New York, New York -- to establish an
offsite electronic facility at Colgate Palmolive,
300 Park Avenue.

New York
Schenectady Trust Company, Schenectady, New York --
to establish a branch at Newton Plaza, 588 Loudon
Road, Colonie, New York.

Richmond
Virginia Bank and Trust Company, Danville, Virginia
-- to establish a branch at the intersection of
U.S. Highway 58 East and Airport Drive.
Approved, October 6, 1988.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

New York
Bank of Bermuda Ltd., Hamilton, Bermuda, and Bermuda
(U.S.) Holdings Ltd., Dover, Delaware -- to acquire
Bank of Bermuda (New York) Ltd., New York, New York

Philadelphia
Bankvest, Inc., Wilkes-Barre, Pennsylvania -- to
acquire Princeton Bank of Pennsylvania,

Atlanta
Chattahoochee Bancorp, Inc., Atlanta, Georgia -- to
acquire The Buckhead Bank, and to merge with The
Chattahoochee Financial Corporation, Marietta,
Georgia, and acquire its banking and nonbanking
subsidiaries.
Approved, October 7, 1988.

New York
E.N.B. Holding Company, Inc., Ellenville, New York --
to acquire Ellenville National Bank.
Approved, October 7, 1988.

Dallas
Fidelity Bancshares, Inc., Fort Worth, Texas -- to
acquire Fidelity Bank.
Approved, October 6, 1988.

Kansas City
First Farm Credit Corporation, Custer City, Oklahoma
-- to engage de novo in loan activities.

Minneapolis
First Valley BankCorp., Seeley Lake, Montana -- to
acquire First Valley Bank.

Atlanta
Florida First International Corporation, Hollywood,
Florida -- to acquire Florida First International
Bank.

Chicago
Grand Bank Financial Corporation, Grand Rapids,
Michigan -- to acquire Grand Bank.
Approved, October 7, 1988.

Chicago
Great Lakes Financial Resources, Inc., Blue Island,
Illinois -- to acquire Homewood Holdings, Inc.,
Homewood, Illinois, and Bank of Homewood.
Approved, October 7, 1988.
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

#### BANK HOLDING COMPANIES

<table>
<thead>
<tr>
<th>Location</th>
<th>Bank Name 1</th>
<th>Bank Name 2</th>
<th>City 1</th>
<th>Action 1</th>
<th>Date 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chicago</td>
<td>Hale Banking Corporation</td>
<td>Farmers &amp; Merchants State Bank of Hale</td>
<td>Hale, Michigan</td>
<td>Returned</td>
<td>October 3, 1988</td>
</tr>
<tr>
<td>Chicago</td>
<td>Iowa National Bancshares, Corp.</td>
<td>Oelwein State Bank</td>
<td>Oelwein, Iowa</td>
<td>Approved</td>
<td>October 4, 1988</td>
</tr>
<tr>
<td>Secretary</td>
<td>Midwest Bankshares, Inc.</td>
<td>First Belleville Bankshares, Inc.</td>
<td>Belleville, Kansas</td>
<td>Approved</td>
<td>October 7, 1988</td>
</tr>
<tr>
<td>General Counsel</td>
<td>NCNB Corporation, Charlotte</td>
<td>NCNB Texas National Bank</td>
<td></td>
<td>Approved</td>
<td>October 4, 1988</td>
</tr>
<tr>
<td>St. Louis</td>
<td>Vista Bancorporation</td>
<td>Citizens Bank and Trust Company</td>
<td>Van Buren, Arkansas</td>
<td>Approved</td>
<td>October 5, 1988</td>
</tr>
</tbody>
</table>
### ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

#### BANK HOLDING COMPANIES
- **Boston**
  - Approved, October 6, 1988.
- **St. Louis**
  - Waterloo Bancshares, Inc., Waterloo, Illinois — to acquire the successor by merger to Commercial State Bank of Waterloo.

#### BANK Mergers
- **Richmond**
  - First Virginia Bank - South Central, Amherst, Virginia — to acquire certain assets and assumption of liabilities of two branches of Colonial American National Bank, Roanoke, Virginia, located in Lynchburg, Virginia.

#### BANK PREMISES
- **Cleveland**
  - Chase Bank of Ohio, Columbus, Ohio — investment in bank premises.

#### CAPITAL STOCK
- **Kansas City**
  - Circle Management Company, Kearney, Nebraska — redemption of shares.
  - Approved, October 6, 1988.
- **St. Louis**
  - Crockett County Bancshares, Inc., Bells, Tennessee — redemption of shares.

#### CHANGE IN BANK CONTROL
- **Kansas City**
  - Arkansas Valley Bancshares, Inc., Broken Arrow, Oklahoma — change in bank control.
  - Permitted, October 7, 1988.
- **St. Louis**
  - Crockett County Bancshares, Inc., Bells, Tennessee — change in bank control.
  - Permitted, October 4, 1988.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

CHANGE IN BANK CONTROL


COMPETITIVE FACTORS REPORTS


COMPETITIVE FACTORS REPORTS

Dallas

Minneapolis

Richmond

Atlanta

Secretary

Philadelphia

Philadelphia
COMPETITIVE FACTORS REPORTS

Philadelphia

Chicago

Boston

San Francisco

Chicago

Boston

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

EXTENSIONS OF TIME

Chicago
A.B.N. - Stichting, Amsterdam, The Netherlands; Algemene Bank Nederland, N.A.; ABN / LaSalle North America, Inc., Wilmington, Delaware; and LaSalle National Corporation, Chicago, Illinois, -- extension to December 3, 1988, to engage de novo in credit related insurance through LaSalle Insurance Company, Inc.
Granted, October 6, 1988.

San Francisco
Bancal Tri - State Corporation, San Francisco, California -- extension to divest certain property.

San Francisco
BankAmerica Corporation, San Francisco, California -- extension to divest certain properties.

Philadelphia

Minneapolis
McLeod Bancshares, Inc., Hutchinson, Minnesota -- three month extension to acquire Exchange State Bank, St. Paul, Minnesota.

MEMBERSHIP

Chicago
Affiliated Bank / Chicago, Chicago, Illinois -- to become a member of the Federal Reserve System.
Approved, October 6, 1988.

New York
Bank of Bermuda (New York) Ltd., New York, New York -- to become a member of the Federal Reserve System.

San Francisco
The Bank of San Ramon, San Ramon, California -- to become a member of the Federal Reserve System.
Approved, October 7, 1988.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS UNDER DELEGATED AUTHORITY

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Chicago -- to purchase two machines and four direct access storage devices. Approved, October 5, 1988.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of Atlanta -- to offer a regional advice statement service, by tape, data transmission, facsimile or phone, in all District offices. Approved, October 7, 1988.
ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY

BANK HOLDING COMPANIES

Staff Director Allied Irish Bank plc, Dublin, Ireland -- relief from
BS&R restriction regarding acquisition of additional
shares of First Maryland Bancorp., Baltimore,
Maryland.

BANK PREMISES

Philadelphia Glendale Bank of Pennsylvania, Philadelphia,
Pennsylvania -- investment in bank premises.

BANKS, NATIONAL

General Counsel FirstTier Bank, N.A., Omaha, Nebraska -- control
determination regarding Bank of Cheyenne, Cheyenne,
Wyoming.

CHANGE IN BANK CONTROL

Cleveland Trans-Kentucky Bancorporation, Inc., Pikeville,
Kentucky -- change in bank control.
COMPETITIVE FACTORS REPORTS

Kansas City The Farmers State Bank and Trust Company, Lexington, Nebraska, proposed acquisition of assets and assumption of liability to pay deposits of the Arnold State Bank, Arnold, Nebraska -- report on competitive factors.

INTERNATIONAL OPERATIONS

Staff Director Citibank Overseas Investment Corporation, New Castle, Delaware, and Consumer Services International Corporation -- amendment of the articles of association to reflect the relocation from Wilmington, Delaware, to New Castle, Delaware.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Kansas City -- to contract for removal of asbestos from the Bank building.
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

NONE

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

**Subject to CPA**
SECTION I

Applications Subject to Newspaper Notice Only

None.

SECTION II

Applications Subject to Both Newspaper and Federal Register Notice

CNB Bancorp, Inc., Gloversville, New York to become a bank holding company with respect to The City National Bank and Trust Company of Gloversville, Gloversville, New York.\textsuperscript{1/} 10/28/88 \textsuperscript{3/}

First State Bancorp, Howell, New Jersey to acquire 20% of the shares of First Washington State Bank, Washington Township, New Jersey.\textsuperscript{1/} 10/30/88 \textsuperscript{3/}

SECTION III

Nonbanking Applications (Subject to Federal Register Notice Only)

Manufacturers Hanover Corporation, New York, New York to engage through its subsidiary, Manufacturers Hanover Real Estate Investment Banking Group, Inc., in certain nonbanking activities. 10/21/88

\textsuperscript{1/} Subject to provisions of Community Reinvestment Act.
\textsuperscript{2/} Later of dates specified in newspaper and Federal Register notices.
\textsuperscript{3/} Date specified in newspaper notice; a later date may be specified in the Federal Register notice.

N/A - Not Available
Oesterreichische Länderbank AG, Vienna, Austria to engage indirectly in securities brokerage activities. 10/20/88

HUBCO, Inc., Union City, New Jersey to engage through its subsidiary, HUB Financial Services, Inc., in mortgage banking activities. N/A

SECTION IV

Applications Not Involving Public Comment

None.

N/A - Not Available
SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

First Sterling Bank, Camp Hill, PA a de novo bank, to become a member of the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H. 10/17/88*

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

Muncy Bank Financial, Inc., Muncy, PA for approval to become a Bank Holding Company through acquisition of The Muncy Bank & Trust Company, Muncy, PA pursuant to Section 3(a)(1) of the Bank Holding Company Act - McEntee

Newspaper: 10/28/88
Federal Register: 11/2/88

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

None.

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

None.

* Republished to satisfy CRA requirements.

1/ Subject to provisions of Community Reinvestment Act.
Cleveland Reserve Bank Applications
For Week Ending October 8, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION
Received application on September 26, 1988
from Ohio Citizens Bank, Toledo, Ohio, for
permission to establish a CBCT branch at 119
East Williams Street, Maumee, Ohio.

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

Received Section 3(a)(3) application on * November ?, 1988
October 6, 1988 from PNC Financial Corp,
Pittsburgh, Pennsylvania, to acquire The
Clayton Bank & Trust Company, Clayton,
Delaware.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application on
9/7/88 from FNB Corporation, Hermitage,
Pennsylvania, through its wholly-owned
subsidiary, Metropolitan Savings Bank
of Youngstown, to acquire four branch
offices of Household Bank, f.s.b., a
savings and loan association pursuant
to Section 4 of the Bank Holding Company
Act.

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis
Received Section 4(c)(8) application on October 4, 1988 from Society Corporation, Cleveland, Ohio, to engage de novo through its subsidiary, Society National Trust Company, Naples, Florida, in fiduciary, agency, and custodial functions and activities as well as all other functions and activities that may be performed by a national trust company.

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

NONE

* - 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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch at 618 Denbigh Corporate Center, on Denbigh Boulevard at the intersection of Patrick Henry Boulevard, Newport News, Virginia.*</td>
<td>10-31-88</td>
</tr>
<tr>
<td>Commerce Bank Corporation, College Park, Maryland, for membership in the Federal Reserve System.*</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>West-Central Bancorp, Inc., Spencer, West Virginia, for prior approval to acquire at least 51% of the voting shares of Bank of Ripley, Ripley, West Virginia.*</td>
<td>11-7-88</td>
</tr>
</tbody>
</table>

Section III - Applications Subject to Federal Register Notice

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
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<tbody>
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<td></td>
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</table>

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

*Application is subject to CRA.
October 10, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Bancshares, Inc.</td>
<td></td>
</tr>
<tr>
<td>Marietta, Georgia</td>
<td></td>
</tr>
<tr>
<td>1-EHC formation, Cobb American Bank and Trust Company, Marietta, Georgia.</td>
<td></td>
</tr>
<tr>
<td>First Capital Corporation</td>
<td></td>
</tr>
<tr>
<td>Jackson, Mississippi</td>
<td></td>
</tr>
<tr>
<td>Change in Control by Robert Hearin to acquire up to 24.99 percent of the outstanding shares of common stock.</td>
<td></td>
</tr>
<tr>
<td>Magnolia State Capital Corporation</td>
<td></td>
</tr>
<tr>
<td>Magee, Mississippi</td>
<td></td>
</tr>
<tr>
<td>Change in Control by Robert E. Leake &amp; Wirt A. Yerger, Jr. to acquire an additional 24.2 percent of the outstanding shares of common stock, increasing total ownership to 55.4 percent.</td>
<td></td>
</tr>
<tr>
<td>Jamestown Union Bancshares, Inc.</td>
<td></td>
</tr>
<tr>
<td>Jamestown, Tennessee</td>
<td></td>
</tr>
<tr>
<td>Change in Control by Willard M. Johnson to retain 4.8 percent of the outstanding shares of common stock, increasing total ownership to 17.2 percent (After-the-fact).</td>
<td></td>
</tr>
<tr>
<td>Twin Cities Financial Services, Inc.</td>
<td></td>
</tr>
<tr>
<td>Maryville, Tennessee</td>
<td></td>
</tr>
<tr>
<td>Change in Control by Ben M. Robertson and Mary E. Robertson as a result of a stock redemption that will increase total ownership to 21.3 percent.</td>
<td></td>
</tr>
<tr>
<td>Port St. Lucie National Bank Holding Corp.</td>
<td>10-26-88</td>
</tr>
<tr>
<td>Port St. Lucie, Florida</td>
<td>Federal Register</td>
</tr>
<tr>
<td>1-EHC formation, Port St. Lucie National Bank, Port St. Lucie, Florida (in organization).</td>
<td></td>
</tr>
<tr>
<td>B.H.C., Inc.</td>
<td>10-27-88</td>
</tr>
<tr>
<td>Arlington, Georgia</td>
<td>Federal Register</td>
</tr>
<tr>
<td>1-EHC formation, Bostwick Banking Company, Arlington, Georgia.</td>
<td></td>
</tr>
</tbody>
</table>
October 10, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

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

<table>
<thead>
<tr>
<th>Application</th>
<th>Comment Period Ending Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empire Bank Corp.</td>
<td>10-28-88</td>
<td>Newspaper</td>
</tr>
<tr>
<td>Homerville, Georgia</td>
<td></td>
<td></td>
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<tr>
<td>1-BHC formation, Empire Banking Company, Homerville, Georgia.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizens Capital Corporation</td>
<td>10-26-88</td>
<td>Newspaper</td>
</tr>
<tr>
<td>Morton, Mississippi</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in control by Ralph H. Lord to acquire an additional 43.71 percent of the outstanding shares increasing his total ownership to 57.84 percent.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M &amp; M Bancorp, Inc.</td>
<td>10-26-88</td>
<td>Federal Register</td>
</tr>
<tr>
<td>Ellisville, Mississippi</td>
<td></td>
<td></td>
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<tr>
<td>1-BHC formation, M &amp; M Financial Corporation, Laurel, Mississippi.</td>
<td></td>
<td></td>
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</tbody>
</table>

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

Application

Twin Cities Financial Services, Inc.
Maryville, Tennessee
To redeem 16,000 shares (29.6 percent) of its outstanding common stock.
### Section I - Applications Subject to Newspaper Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch/24A</td>
<td>Liberty Bank-Oakland Troy, Michigan</td>
<td>N</td>
<td>**</td>
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<tr>
<td></td>
<td>1595-99 N. Woodward Avenue Birmingham, Michigan</td>
<td>FR</td>
<td>**</td>
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<tr>
<td></td>
<td>$1,375,000*</td>
<td></td>
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<tr>
<td>Membership</td>
<td>Midwest Guaranty Bank (in organization) Birmingham, Michigan</td>
<td>N</td>
<td>**</td>
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<tr>
<td>EFT</td>
<td>Hawkeye Bank &amp; Trust of Des moines Des Moines, Iowa</td>
<td>N</td>
<td>11-7-88</td>
</tr>
<tr>
<td></td>
<td>Drake University, 2901 University Avenue Des Moines, Iowa</td>
<td>FR</td>
<td>**</td>
</tr>
<tr>
<td>EFT</td>
<td>M&amp;I Marshall &amp; Ilsley Bank Milwaukee, Wisconsin Pick 'N' Save Grocery Store 10130 West Appleton, Avenue Milwaukee, Wisconsin</td>
<td>N</td>
<td>10-21-88</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type</th>
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<th>Comment Period</th>
<th>Ending Date</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>N</td>
<td>10-28-88</td>
</tr>
<tr>
<td>Y-1</td>
<td>First Shares, Inc. Platteville, Wisconsin The First National Bank of Platteville Platteville, Wisconsin*</td>
<td>FR</td>
<td>10-21-88</td>
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<tr>
<td></td>
<td></td>
<td>N</td>
<td>10-17-88</td>
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<td></td>
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<td>N</td>
<td>10-12-88</td>
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<tr>
<td>Y-1</td>
<td>The Bancorp of Tomah, Inc. Tomah, Wisconsin First Bank of Tomah Tomah, Wisconsin*</td>
<td>FR</td>
<td>10-13-88</td>
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<td></td>
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<td>N</td>
<td>10-11-88</td>
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### Section II - Applications Subject to Both Newspaper and Federal Register Notice

#### Continued

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<tr>
<td>Y-2</td>
<td>First Interstate Corporation of Wisconsin</td>
<td>FR - 10-14-88</td>
<td>N - 10-25-88</td>
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<td></td>
<td>Sheboygan, Wisconsin</td>
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<td>First Interstate Bank of Northern Indiana, N.A.</td>
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<td>South Bend, Indiana*</td>
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<tr>
<td>Y-2</td>
<td>First of America Bank Corporation</td>
<td>FR - 10-26-88</td>
<td>N - **</td>
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<tr>
<td></td>
<td>Kalamazoo, Michigan</td>
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<td></td>
<td>Wabash Valley Bancorporation, Inc.</td>
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<td>Peru, Indiana</td>
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<td>Wabash Valley Bank and Trust Company</td>
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<td>Peru, Indiana*</td>
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<tr>
<td>Y-2</td>
<td>First of America Bank Corporation-Indiana</td>
<td>FR - 10-26-88</td>
<td>N - **</td>
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<tr>
<td></td>
<td>Kalamazoo, Michigan</td>
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<td>Peru, Indiana*</td>
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<tr>
<td>Y-1</td>
<td>Midwest Guaranty Bancorp, Inc.</td>
<td>FR - 10-21-88</td>
<td>N - **</td>
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<td></td>
<td>Detroit, Michigan</td>
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<td>Midwest Guaranty Bank (in organization)</td>
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<td></td>
<td>Birmingham, Michigan</td>
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<td>CoC-HC</td>
<td>Lincoln Financial Corporation</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
<tr>
<td></td>
<td>Fort Wayne, Indiana</td>
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<tr>
<td></td>
<td>Lincoln National Corporation</td>
<td></td>
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<td></td>
<td>Fort Wayne, Indiana</td>
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<tr>
<td>CoC-HC</td>
<td>Spencer Bancorporation, Inc.</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
<tr>
<td></td>
<td>Spencer, Wisconsin</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Thomas J., Jr.; Carol J.; and David Thomas Steinmetz</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CoC-HC/RoS</td>
<td>Mid-Iowa Bancshares Co.</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
<tr>
<td></td>
<td>Algona, Iowa</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Beatrice Gilmore and to redeem 791.33 shares of common stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Y-2</td>
<td>NBD Bancorp, Inc.</td>
<td>FR - **</td>
<td>N - **</td>
</tr>
<tr>
<td></td>
<td>Detroit, Michigan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>NBD New Castle Bank (in organization)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Section III - Applications Subject to Federal Register Notice Only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Comment Period</th>
<th>Ending Date</th>
</tr>
</thead>
</table>
| Y-4    | First Interstate Corporation of Wisconsin Sheboygan, Wisconsin  
Joint Venture -- First Interstate Insurance Company of Wisconsin, Kohler, Wisconsin | FR - 10-27-88 |
| Y-4    | Hampton Park Corporation Romeoville, Illinois  
Acquire certain loan assets from subsidiary banks (Palwaukee & 1st Romeoville) | FR - ** |
| 4(c)(8) | Northern Trust Corporation Chicago, Illinois  
Northern Investment Corporation Chicago, Illinois | FR - ** |

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

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
</table>
| RoS  | Am Tru, Inc.  
Whiting, Indiana  
To redeem 4,748 shares of common stock |
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)(1) application by WIN Bancorp, Inc., Winchester, Illinois, to acquire Winchester National Bank, Winchester, Illinois (Newspaper 10-29-88)

* Section 3(a)(1) application by Seligman Bancshares, Inc., Seligman, Missouri, to acquire Bank of Seligman, Seligman, Missouri (Newspaper 9-12-88)

* Section 3(a)(1) application by Berger Bancorp, Inc., Berger, Missouri, to acquire Farmers and Merchants Bank of Berger, Berger, Missouri (Not available)

Change in control notice involving Valley Capital Corporation, Cleveland, Mississippi, by Dr. S. R. Evans, Jr. (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.
Section I - Applications Subject to Newspaper Notice Only

Application
Central Savings Bank
Sault Ste. Marie, MI
To establish a de novo branch in Kinross Township, MI*

Comment Period Ending Date
11-3-88

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

Application
North Shore Financial Corporation
Duluth, MN
To acquire Airport State Bank
Duluth, MN*

Comment Period Ending Date
10-21-88 (Federal Register)

D.S. Amundson & E.J. Amundson
To acquire control of 28.86% of the voting shares of Culbertson Ban Corp,
Culbertson, MT

Comment Period Ending Date
Not yet available

A.D. Duncklee, John W. Brown, and Ardell Fortier
To each acquire control of 16.70% of the voting shares of Drayton Bancorp, Inc., Drayton, ND

Comment Period Ending Date
Not yet available

Section III - Applications Subject to Federal Register Notice Only

Application
Norwest Corporation
Minneapolis, MN
To engage in operating a general insurance agency thru the acquisition of Fargo Insurance Agency, Fargo, ND. The activity will be conducted in Fargo, ND.

Comment Period Ending Date
10-19-88

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

Application

None.
## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>APPLICATION</th>
<th>COMMENT PERIOD ENDING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conway BanCorp, Inc., Conway Springs, Kansas, for prior approval to become a bank holding company through the acquisition of 72 percent of the voting shares of The State Bank of Conway Springs, Conway Springs, Kansas.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Brooke Holdings, Inc., Jewell, Kansas, for prior approval to become a bank holding company through the acquisition of 97.93 percent of the voting shares of Citizens State Bank, Jewell, Kansas.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Security Bancshares, Inc., Scott City, Kansas, for prior approval to acquire 93.25 percent of the voting shares of Farmers State Bank, Oakley, Kansas.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Whiting Bankshares, Inc., Whiting, Kansas, for prior approval to acquire 100 percent of the voting shares of State Bank of Lancaster, Lancaster, Kansas.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>William Ryneck Horton, Sasche, Texas, for prior approval to increase his proportionate ownership of Rawlins Bancshares, Inc., Atwood, Kansas, by 28.12 percent to 38.32 percent.</td>
<td>Not Available</td>
</tr>
<tr>
<td>Application</td>
<td>Comment Period Ending Date</td>
</tr>
<tr>
<td>----------------------------------------------------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>Ed Berrong, Weatherford, Oklahoma, for approval to increase his proportionate ownership of First National Bancshares of Weatherford, Inc., Weatherford, Oklahoma, by .71 percent—to 15.68 percent.</td>
<td>Not Available</td>
</tr>
<tr>
<td>New Mexico Financial Corporation, Belen, New Mexico, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Ranchers State Bank, Belen, New Mexico.*</td>
<td>Not Available</td>
</tr>
<tr>
<td>Trenton Trust Bancshares, Inc., Trenton, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Interim Trenton Trust Company, Trenton, Missouri.*</td>
<td>October 26, 1988</td>
</tr>
<tr>
<td>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.*</td>
<td>October 30, 1988</td>
</tr>
<tr>
<td>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.</td>
<td>October 21, 1988</td>
</tr>
</tbody>
</table>

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

APPLICATION: Brooke Holdings, Inc., Jewell, Kansas, for prior approval to engage de novo in the sale of general insurance agency activities in a town of less than 5,000 persons.

COMMENT PERIOD ENDING DATE: Not Available
Security Bancshares, Inc., Scott City, Kansas, for prior approval to acquire 100 percent of the voting shares of Medlin Insurance Agency, Inc., Oakley, Kansas, and thereby engage in general insurance agency activities in a town of less than 5,000 persons.

The Stuart Family Partnership, Lincoln, Nebraska, for prior approval to indirectly engage de novo in providing management consulting services to depository institutions and to indirectly engage de novo in providing to others financially related data processing and data transmission services, facilities, and data bases, or access to them through First Commerce Bancshares, Lincoln, Nebraska.

October 27, 1988

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

APPLICATION

McKinstry, Inc., Julesburg, Colorado, for approval to retain 1,829 shares of its own voting common stock.

*Application is subject to CRA.
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 3, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

APPLICATION

None.

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Hub Financial Corporation, Lubbock, TX
to acquire City Bank, Lubbock, TX

*Section 3(a)(1) application by
Fidelity Bancshares, Inc., Fort Worth, TX
to acquire Fidelity Bank, Fort Worth, Texas, a de novo institution formed to acquire certain assets and assume the liabilities of Fidelity National Bank of Fort Worth, Fort Worth, TX (Emergency acquisition)

*Section 3(a)(3) application by
First Central Union Corporation, Granger, TX
to acquire First State Bank, Temple, TX

Change in Control Notice by
Davis Venture Partners, L.P., Tulsa, OK
to acquire an interest in
Provident Bancorp of Texas, Inc., Dallas, TX

Change in Control Notice by
Eugene Allen, Ray J. Miller, Cecil Wimberly, Meridan, TX,
to acquire an interest in Bosque Corporation, Meridan, TX

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

APPLICATION

Section 4(c)(8) de novo notification by
Western Commerce Bancshares of Carlsbad, Inc., Carlsbad, NM
to acquire Bank Consultants, Inc., Carlsbad, NM
(engage in providing management consulting services to depository institutions)
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.
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

Wall Street Financial Corporation, Honolulu, Hawaii, to become a bank holding company through the acquisition of at least 55% and up to 100% of SDN Bancorp, Encinatas, CA, and indirectly, control San Dieguito National Bank, Encinatas, CA.

Newspaper: 10/17/88
Fed. Reg.: 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

* Subject to CRA.