

ANNOUNCEMENT

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1988, No. 45
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending November 5, 1988.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Boatmen's Bancshares, Inc., St. Louis, Missouri -- to merge with Centerre Bancorporation, and acquire eleven of its twelve subsidiary banks, and its nonbanking subsidiaries.
Approved, October 31, 1988.

EXTENSIONS OF TIME

The Bank of New York, New York, New York -- extension to acquire Irving Bank Corporation.
Granted, November 2, 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

San Francisco	California Center Bank, Los Angeles, California -- to establish a branch near 8132 Garden Grove Boulevard, Garden Grove, California. Approved, November 4, 1988.
Minneapolis	Central Savings Bank, Sault Ste Marie, Michigan -- to establish a branch at Tone and Riley Roads, Kinross Township, Michigan. Approved, November 4, 1988.
Chicago	Chemical Bank and Trust Company, Midland, Michigan -- to establish a branch in the main concourse of Delta College, University Center, Michigan. Approved, October 31, 1988.
San Francisco	Hanmi Bank, Los Angeles, California -- to establish a branch near Garden Grove Boulevard and Magnolia Street, Garden Grove, California. Approved, November 4, 1988.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish a branch at 618 Denbigh Corporate Center, Denbigh Boulevard, Newport News, Virginia. Approved, November 4, 1988.

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

BANK BRANCHES, DOMESTIC

Dallas Texas Commerce Bank - Brownsville, Brownsville, Texas
-- to establish a branch at 1514 West Tyler,
Harlingen, Texas.
Approved, November 4, 1988.

BANK HOLDING COMPANIES

Philadelphia Atcorp, Inc., Atco, New Jersey -- to acquire Atco
National Bank.
Approved, October 31, 1988.

Atlanta B.H.C., Inc., Arlington, Georgia -- to acquire
Bostwick Banking Company.
Approved, October 31, 1988.

St. Louis Buena Vista Bancorp, Inc., Chester, Illinois -- to
acquire Buena Vista National Bank.
Approved, November 4, 1988.

Cleveland Citizens Independent Bancorp, Inc., Logan, Ohio -- to
acquire The Citizens Bank of Logan, Ohio, Logan,
Ohio.
Approved, October 31, 1988.

Kansas City CMJR Investments, Inc., Lyndon, Kansas -- to acquire
Lyndon State Bank.
Returned, November 4, 1988.

Philadelphia Commerce Bancorp, Inc., Cherry Hill, New Jersey -- to
acquire Citizens State Bank of New Jersey, Forked
River, New Jersey.
Approved, November 4, 1988.

Atlanta Empire Bank Corp., Homerville, Georgia -- to acquire
Empire Banking Company.
Approved, November 2, 1988.

Minneapolis First Bank System, Inc., Minneapolis, Minnesota -- to
acquire commercial loans and participations from
Columbia Savings, Denver, Colorado.
Approved, October 31, 1988.

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

BANK HOLDING COMPANIES

Minneapolis	First Bank System, Inc., Minneapolis, Minnesota -- to acquire Interstate Lending Corporation, Englewood, Colorado, and engage in residential mortgages. Approved, November 4, 1988.
St. Louis	First Commercial Corporation, Little Rock, Arkansas -- to acquire Citizens Bank, England, Arkansas. Approved, November 4, 1988.
Kansas City	The First National Bank of Syracuse Employee Stock Ownership Plan, Syracuse, Kansas -- to acquire Syracuse Financial Company, and First National Bank of Syracuse. Withdrawn, November 4, 1988.
Chicago	First Shares, Inc., Platteville, Wisconsin -- to acquire The First National Bank of Platteville. Approved, October 31, 1988.
Cleveland	First Southern Bancorp, Inc., Stanford, Kentucky -- to acquire Peoples Bank of Paint Lick, Paint Lick, Kentucky. Approved, November 2, 1988.
Kansas City	First State Bancorporation, Taos, New Mexico -- to acquire First State Bank of Taos. Approved, November 3, 1988.
Atlanta	Florida Security Holding Corporation, Maitland, Florida -- to acquire First American Bank of Orange County. Approved, November 4, 1988.
Cleveland	F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire The Farmers National Bank of Emlenton, Emlenton, Pennsylvania. Approved, November 4, 1988.
Chicago	Gore - Bronson Bancorp, Inc., Northbrook, Illinois -- to acquire The Palwaukee Bank, Prospect Heights, Illinois. Approved, November 2, 1988.

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

BANK HOLDING COMPANIES

Minneapolis	HMC Holding Company, Sioux Falls, South Dakota -- to acquire Gary State Bank, Gary, South Dakota. Approved, November 4, 1988.
New York	Hubco Inc., Union City, New Jersey -- to engage in mortgage activities through Hub Financial Services Inc. Permitted, November 3, 1988.
Kansas City	J. R. Montgomery Bancorporation, Lawton, Oklahoma -- to engage de novo in mortgage loan activities. Permitted, November 2, 1988.
San Francisco	Kolob Investment Company, Springville, Utah -- to retain M.O. Packard Investment Company, and for Packard to merge with Kolob. Approved, November 4, 1988.
Kansas City	Livingston & Company Southwest, L.P., Chicago, Illinois -- to acquire New Mexico Bank Corporation, Inc., Albuquerque, New Mexico, and First State Bancorporation, Taos, New Mexico. Approved, November 3, 1988.
Minneapolis	Marietta Bancshares, Inc., Marietta, Minnesota -- to acquire State Bank of Marietta, and Marietta Insurance Agency. Approved, November 3, 1988.
Chicago	Merchants National Corporation, Indianapolis, Indiana -- to acquire BSP Bancorp, Batesville, Indiana, and Batesville State Bank. Approved, October 31, 1988.
St. Louis	Meredosia Bancorporation, Inc., Springfield, Illinois -- to acquire Mount Zion State Bank and Trust, Mount Zion, Illinois. Approved, November 4, 1988.
Minneapolis	Montana Bancsystem, Inc., Billings, Montana -- to acquire The Insurance Center, Roundup, Montana. Approved, November 1, 1988.

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

BANK HOLDING COMPANIES

Kansas City	New Mexico Bank Corporation, Inc., Albuquerque, New Mexico -- to acquire Banquest National Bank of Albuquerque. Approved, November 3, 1988.
Atlanta	P.C.P. Bancorp, Inc., Largo, Florida -- to acquire Pinellas Community Bank, Largo, Florida. Approved, November 4, 1988.
San Francisco	Philippine National Bank, Manila, Philippines -- to acquire Century Holding Corporation, San Francisco, California, and Century Banki. Returned, November 2, 1988.
Chicago	Pioneer Bancorp, Inc., Chicago, Illinois -- to acquire Pioneer Bank & Trust Company. Approved, November 1, 1988.
Staff Director BS&R	Prairie Bancorp, Inc., Bloomington, Illinois -- transfer agent registration. Withdrawn, November 2, 1988.
San Francisco	Redwood Empire Bancorp, Santa Rosa, California -- to acquire National Bank of The Redwoods. Approved, November 4, 1988.
Kansas City	Security Bancshares, Inc., Scott City, Kansas -- to acquire Farmers State Bank, Oakley, Kansas, and Medline Insurance Agency, Inc., and engage in insurance agency activities. Withdrawn, November 1, 1988.
Cleveland	Society Corporation, Cleveland, Ohio -- to engage de novo in trust activities through Society National Trust Company, Naples, Florida. Permitted, November 5, 1988.
Secretary	SunTrust Banks, Inc., Atlanta, Georgia -- to acquire BHC Holding, Inc., Philadelphia, Pennsylvania, and BHC Securities, Inc., and engage in discount brokerage. Approved, November 1, 1988.

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

BANK HOLDING COMPANIES

Dallas	Thompson Financial, Ltd., Fort Worth, Texas -- to acquire Texas Security Bancshares, Inc., and Central Bank and Trust. Approved, November 3, 1988.
Dallas	Weslaco Bancshares, Inc., Weslaco, Texas -- to acquire City National Bank. Approved, October 31, 1988.
San Francisco	Western Community Bancorp, Inc., Corona, California -- to engage in insurance and underwriting activities through S & S Finance Co., Orange, California. Returned, November 3, 1988.
St. Louis	Worthington Bancshares, Inc., Indianapolis, Indiana -- to acquire Worthington State Bank, Worthington, Indiana. Approved, October 31, 1988.

BANK MERGERS

Atlanta	Central Florida Banc Shares, Inc., Maitland, Florida -- to merge with First American Bank of Orange County, with the resulting name United American Bank of Central Florida. Approved, November 4, 1988.
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BANK PREMISES

Cleveland	Chippewa Valley Bank, Rittman, Ohio -- investment in bank premises. Approved, November 3, 1988.
Dallas	Texas Commerce Bank - Brownsville, Brownsville, Texas -- investment in bank premises. Approved, November 4, 1988.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Ramtek Corporation, Santa Clara, California --
transfer agent registration.
Withdrawn, November 2, 1988.

CAPITAL STOCK

Chicago Am Tru, Inc., Whiting, Indiana -- redemption of
shares.
Approved, November 4, 1988.

Atlanta Banco Latino International, Miami, Florida --
redemption of shares.
Approved, November 2, 1988.

Minneapolis Bovey Financial Corporation, Bovey, Minnesota --
redemption of shares.
Approved, November 4, 1988.

San Francisco M.O. Packard Investment Company, Springville, Utah --
redemption of shares.
Approved, November 4, 1988.

Kansas City Spalding City Corporation, Omaha, Nebraska --
redemption of shares.
Approved, November 1, 1988.

CHANGE IN BANK CONTROL

Kansas City Attica Financial Corporation, Attica, Kansas --
change in bank control.
Permitted, November 3, 1988.

Boston The Boston Bancorp, Boston, Massachusetts -- change
in bank control.
Permitted, November 2, 1988.

St. Louis Citizens Financial Corporation, Belzoni, Mississippi
-- change in bank control.
Permitted, November 3, 1988.

St. Louis Fidelity Bancorp, Inc., West Memphis, Tennessee --
change in bank control.
Permitted, November 4, 1988.

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

COMPETITIVE FACTORS REPORTS

New York	The Bowery Savings Bank, New York, New York, proposed purchase of certain assets and liabilities of 20 branches of Home Savings of America, FA, Irwindale, California -- report on competitive factors. Submitted, November 2, 1988.
Atlanta	Citizens and Southern National Bank of Florida, Fort Lauderdale, Florida, proposed merger with Citizens and Southern Bank, Tallahassee, Florida -- report on competitive factors. Submitted, November 2, 1988.
Atlanta	Community Bank, Blountsville, Alabama, proposed merger with Community Bank of Morgan County, Hartselle, Alabama -- report on competitive factors. Submitted, November 2, 1988.
Atlanta	Community Trust Bank, Hiram, Georgia, proposed merger with CTFS Interim Corporation -- report on competitive factors. Submitted, November 1, 1988.
Chicago	Decatur County Bank, Greensburg, Indiana, proposed merger with The Fifth Third Bank of Southeastern Indiana, Batesville, Indiana -- report on competitive factors. Submitted, November 4, 1988.
Chicago	The First National Bank in Glidden, Glidden, Iowa, proposed merger with Lohrville Savings Bank, Lohrville, Iowa -- report on competitive factors. Submitted, November 1, 1988.
St. Louis	F&M Interim Bank, Fort Branch, Indiana, proposed merger with the Farmers and Merchants Bank -- report on competitive factors. Submitted, October 31, 1988.
Dallas	Great Western National Bank, Lewisville, Texas, proposed merger with Richardson National Bank, Richardson, Texas -- report on competitive factors. Submitted, November 3, 1988.

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

COMPETITIVE FACTORS REPORTS

St. Louis Liberty National Bank and Trust Company of Indiana, Corydon, Indiana, proposed merger with Liberty National Bank and Trust Company of Southern Indiana, Charlestown, Indiana -- report on competitive factors.
Submitted, November 1, 1988.

EXTENSIONS OF TIME

Boston Bank of Boston Corporation, Boston, Massachusetts -- extension to February 5, 1989, to engage in certain securities underwriting through BancBoston Securities Inc.
Granted, October 31, 1988.

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, November 2, 1988.

Cleveland Chippewa Valley Bank, Rittman, Ohio -- extension to April 6, 1989, to establish a branch at North High Street and Smokerise Drive, Wadsworth, Ohio.
Granted, November 3, 1988.

St. Louis Citizens Fidelity Bank and Trust Company, Louisville, Kentucky -- extension to December 1, 1988, to establish a branch at 1021 Hurstbourne Lane.
Granted, October 31, 1988.

Atlanta Eufaula Bancorp, Inc., Eufaula, Alabama -- extension to November 30, 1988, to acquire Eufaula Bank & Trust Company.
Granted, November 3, 1988.

St. Louis First City, Inc, Memphis, Tennessee -- extension to January 27, 1989, to convert First City, A Federal Savings Bank into a national bank.
Granted, November 4, 1988.

San Francisco Frontier Group Incorporated, La Palma, California -- extension to February 14, 1989, to engage de novo in real estate loans through Frontier Services, Inc.
Granted, November 1, 1988.

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

EXTENSIONS OF TIME

San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain properties. Granted, November 2, 1988.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, November 4, 1988.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, November 4, 1988.

MEMBERSHIP

Atlanta	United American Bank of Central Florida, Maitland, Florida -- to become a member of the Federal Reserve System. Approved, November 4, 1988.
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RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of Atlanta -- to purchase processor upgrades. Approved, October 31, 1988.
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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 CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Fairfield County Bancorp, Inc., Stamford, Connecticut
to become a bank holding company with respect to Bank
of Stamford, Stamford, Connecticut.1/ 11/21/88 2/

Midmerica Bank Corporation, Somerville, New Jersey
to become a bank holding company with respect to
Mid Jersey National Bank, Somerville, New Jersey.1/ 11/23/88 2/

Evans Bancorp, Inc., Angola, New York to become a
bank holding company with respect to The Evans National
Bank of Angola, Angola, New York.1/ 11/27/88 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

Citicorp, New York, New York, to acquire the shares of
Nelson, Hurst & Marsh (Holdings) Limited, London, England.

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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

Meridian Bank, Reading, PA to establish an off-site electronic banking facility to be located at the Acme Market, Castor and Wyoming Aves., Philadelphia, PA. 1/

11/28/88

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

None.

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

First Peoples Financial Corporation, Haddon Township, NJ, notice to purchase shares of its own common stock pursuant to Section 225.4 of Regulation Y.

1/ Subject to provisions of Community Reinvestment Act.

N/A - Not yet available.

Cleveland Reserve Bank Applications
For Week Ending November 5, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received application on October 17 ¹⁵ 1988 12, 1988 from The Fifth Third Bank, Cincinnati, Ohio, for permission to establish a branch at 705 Central Avenue, Cincinnati, Ohio.	

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) Notice on November 1, 1988 from Equimark Corporation, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in foreign exchange advisory and transactional services through its wholly-owned subsidiary, Equimanagement, Inc., Pittsburgh, Pennsylvania, pursuant to Section 225.25(b) (17) of Regulation Y.	Not Yet Known #
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Received Section 4(c) (8) Notice on November 1, 1988 from Equimark Corporation, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in arranging commercial real estate equity financing through its wholly-owned subsidiary, Equimanagement, Inc., Pittsburgh, Pennsylvania, pursuant to Section 225.25(b) (14) of Regulation Y.	Not Yet Known #
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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

Cleveland Reserve Bank Applications
For Week Ending November 5, 1988

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

Received request on November 2, 1988 from
Lorain County Bank, Elyria, Ohio, for
permission to exceed its limit of investment
in bank premises permitted under Section 24A
of the Federal Reserve Act.

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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

Application

Comment Period Ending Date

None

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

Application

Comment Period Ending Date

Sovran Financial Corporation, Norfolk,
Virginia, and Sovran Financial
Corporation/Central South, Nashville,
Tennessee, for prior approval to acquire
First Bank of Marion County, South
Pittsburg, Tennessee.*

Not Yet Available

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

The National Bank of Washington,
Washington, D. C., to establish an
Edge Act Corporation to be known as
NBW International Banking Corporation,
Miami, Florida.**

11-16-88

Signet Banking Corporation, Richmond,
Virginia, to engage de novo in the
provision of investment counseling and
advice and the management of securities
accounts through a joint venture with
The Equimax Corporation, Richmond,
Virginia, through its subsidiary,
Fortune Asset Management, Inc., Richmond,
Virginia.**

11-23-88

*Application is subject to CRA.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
Mercantile Bankshares Corporation, Baltimore, Maryland, to acquire most of the assets of Benchmark Appraisal Group, Inc., Columbia, Maryland, and engage through its existing subsidiary, Mercantile Mortgage Corporation, and New Appraisal Company, an organizing subsidiary of the former that would hold the assets acquired, in real estate appraisal activities.**	11-25-88

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

Application

None

*Application is subject to CRA.

**Expiration of comment period specified in the Federal Register.

October 31, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Family Bank of Hallandale Hallandale, Florida To establish a branch at 4491 South State Road 7, Davie, Florida, to be known as the Family Bank of Hallandale/Davie Office.	11-27-88 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To merge with FMB Financial Holdings, Inc., Fayetteville, Georgia.	
First Santa Rosa BancShares, Inc. Milton, Florida 1-BHC formation, First National Bank of Santa Rosa County, Milton, Florida.	11-10-88 Federal Register
Security National Corporation Maitland, Florida To acquire Security National Bank of Brevard, Melbourne, Florida (in organization).	
The Citizens and Southern Corporation Atlanta, Georgia Joint with Citizens and Southern Georgia Corporation, Atlanta, Georgia, to acquire Heritage Trust, Conyers, Georgia.	11-17-88 Federal Register
Walthall Capital Group, Ltd. Tylertown, Mississippi Change in control by John J. Fraiser, Jr. et. al., to acquire 1,200 shares (60 percent) of the outstanding common stock.	
Bradley County Financial Corp. Cleveland, Tennessee 1-BHC formation, Bank of Cleveland, Cleveland, Tennessee.	11-10-88 Federal Register

October 31, 1988

Federal Reserve Bank of Atlanta
Applications Bulletin

Section III - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

Barnett Banks, Inc.

Jacksonville, Florida

To expand the geographic scope and to expand the Telecheck services provided by its subsidiary, Barnett Merchant Services, Inc., Jacksonville, Florida, pursuant to section 225.23(b) (1) & (b) (3) of Regulation Y.

St. Mary Holding Corporation

Franklin, Louisiana

To engage *de novo* in leasing personal property, pursuant to section 225.25(b) (5) of Regulation Y.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Hawkeye Bank & Trust of Des Moines Des Moines, Iowa Drake University, 2901 University Avenue Des Moines, Iowa	N - 11-7-88
Branch/24A	Harris Bank St. Charles Saint Charles, Illinois Interstate of Illinois Highway 64 & Smith Road St. Charles, Illinois \$1,450,000 for land, building, equipment, furniture and fixtures	N - 11-14-88
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan 9325 Cherry Valley Avenue Caledonia, Michigan	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC/RoS	Mid-Iowa Bancshares Co. Algona, Iowa Beatrice Gilmore and to redeem 791.33 shares of common stock	FR - 11-3-88 N - 11-10-88
Y-2	Community Financial Corporation Harbor Beach, Michigan The Peoples State Bank of Caro, Michigan Caro, Michigan	FR - 11-21-88 N - 11-30-88
Y-2	First Colonial Bankshares Corporation Chicago, Illinois DuPage County Bank of Glendale Heights Glendale Heights, Illinois	FR - 11-21-88 N - **
CoC-HC	Lincoln Financial Corporation Fort Wayne, Indiana Lincoln National Corporation Fort Wayne, Indiana	FR - 11-3-88 N - **
Y-1	Collins Bankcorp, Inc. Collins, Wisconsin Collins State Bank Collins, Wisconsin*	FR - 11-10-88 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	First Wisconsin Corporation Milwaukee, Wisconsin Metro Bancorp, Incorporated Phoenix, Arizona Metropolitan Bank Phoenix, Arizona*	FR - 11-21-88 N - **
Y-1	IBT Bancorp Mount Pleasant, Michigan Isabella Bank and Trust Mount Pleasant, Michigan*	FR - 11-21-88 N - **
Y-1	American Chartered Bancorp Schaumburg, Illinois American Chartered Bank Schaumburg, Illinois*	FR - 11-21-88 N - **
Y-2	First Suburban Bancorp Corporation Maywood, Illinois First State Bank of Alsip Alsip, Illinois	FR - 11-21-88 N - **
CoC-HC/RoS	First Brookfield, Inc. La Grange, Illinois 3,000 shares (17.7%) Shirley B. Hennebry First National Bank of Brookfield Brookfield, Illinois	FR - ** N - 11-23-88
Y-1	Friendship Bancorp. Friendship, Indiana The Friendship State Bank Friendship, Indiana	FR - ** N - **
Y-2	Harris Bankcorp, Inc. Chicago, Illinois First American Bank of Chandler Chandler, Arizona	FR - ** N - **
CoC-HC/RoS	Hawarden Bancshares, Inc. Hawarden, Iowa 1,258.75 shares (75.15%) Earl V. Slife & Edith C. Slife; Earl V. Slife, Jr., Harry Slife & Alan Burke Farmers State Bank Hawarden, Iowa	FR - ** 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>
CoC-HC	Kent Bancshares, Inc. Kent, Illinois Dale DeVries & R. Ronald Lawfer Kent Bank Kent, Illinois	FR - ** N - **
Y-1	Community Bancorp, Inc. St. Charles, Michigan Community State Bank of St. Charles St. Charles, Michigan	FR - **
Y-2	First National Bancorp, Inc. Joliet, Illinois Southwest Suburban Bank Bolingbrook, Illinois	FR - ** N - 11-18-88

Section III - Applications Subject to Federal Register
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	A.B.N. - Stichting Amsterdam, Nederlands To expand the activities of making, acquiring and servicing loans and other extensions of credit through its subsidiary, Netherlands Trading Society East, Inc., Chicago, Illinois	FR - 11-23-88
4(c)(8)	Algemene Bank Nederland, N.V. Amsterdam, Nederlands To expand the activities of making, acquiring and servicing loans and other extensions of credit through its subsidiary, Netherlands Trading Society East, Inc., Chicago, Illinois	FR - 11-23-88
4(c)(8)	Athens Bancorp, Inc. Athens, Wisconsin Vigil Asset Management Group, Inc. Wausau, Wisconsin--provide trust and fiduciary service to general public	FR - 11-23-88

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Caisse Nationale De Credit Agricole Paris, France Loan Syndication, Interest swaps, portfolio investment through UI-USA, New York New York	FR - **
4(c)(8)	Comerica Incorporated Detroit, Michigan Provide to other business organizations, employee benefits consulting services	FR - 11-10-88

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

<u>Type</u>	<u>Application</u>
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

None.

Application

Comment Period Ending Date

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

Comment Period Ending Date

* Section 3(a)(1) application by
First Bankers Trustshares, Inc.,
Quincy, Illinois, to acquire First
Midwest Bank/M.C., National
Association, Quincy, Illinois

(Newspaper 12-2-88)

* Section 3(a)(3) application by
Peoples Investment Corporation,
Cuba, Missouri, to acquire Peoples
Bank of Steelville, Steelville,
Missouri, a de novo bank

(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Section 3(a)(3) application by
Merodosia Bancorporation, Inc.,
Springfield, Illinois, to acquire
Mount Zion State Bank and Trust,
Mount Zion, Illinois, a de novo
bank, formerly Mount Zion State
Bank, Mount Zion, Illinois
(Immediate Action)

(None required)

* 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>
D.S. Amundson & E.J. Amundson To acquire control of 28.86% of the voting shares of Culbertson Ban Corp, Culbertson, MT	11-15-88 (Federal Register)
Michael Bancorporation, Inc. Minneapolis, MN To acquire the Summit National Bank St. Paul, MN*	11-17-88 (Federal Register)
Jacob Schmidt Company St. Paul, MN; and American Bancorporation, Inc. St. Paul, MN For American Bancorporation, Inc. to merge with Barnesville Invest- ment Corporation, Barnesville, MN and thereby acquire 96.2% of First National Bank, Barnesville, MN*	12-15-88 (Newspaper)
North Shore Financial Corporation Duluth, MN To acquire the Airport State Bank Duluth, MN*	Not yet available
Charter 95 Corporation Hudson, WI To acquire Merchants State Bank North Branch, MN*	11-23-88 (Federal Register)
Jay Nelson To acquire control of 25.91% of the voting shares of Mower Agency, Inc., Austin, MN	11-21-88 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Dassel Investment Company Minneapolis, MN To acquire Fidelity State Bank of New Prague, New Prague, MN*	Not yet available
Lakeside Bank Holding Company New Town, ND To merge with McKenzie County Bancorp, Inc., Watford City, ND, which owns McKenzie County National Bank, Watford City, ND*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Jacob Schmidt Company St. Paul, MN; and American Bancorporation, Inc. St. Paul, MN To engage in general insurance agency activities in a place with a population not exceeding 5,000 thru the acquisition of First Agency of Barnesville, Barnesville, MN. The activity will be conducted in Barnesville, MN	11-21-88
Norwest Corporation Minneapolis, MN To engage in general insurance agency activities through the acquisition of assets of Hopkins Insurance Agency, Des Moines, IA. The activity will be conducted in Des Moines, IA.	11-15-88

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
Park Financial Corporation St. Louis Park, MN To engage <u>de novo</u> in originating and servicing loan or other extensions of credit. The activity will be conducted in Minnesota.	Not yet available
Park Financial Corporation St. Louis Park, MN To engage <u>de novo</u> through Park Investment Corporation, St. Louis Park, MN, in providing securities brokerage services and incidental activities. The activity will be conducted nationwide.	Not yet available
Norwest Corporation, Mpls, MN, Norwest Financial Services, Inc., Des Moines, IA and Norwest Financial, Inc., Des Moines, IA To engage in leasing personal property as agent, broker, or advisor & to engage in making, acquiring or servicing loans thru the acquisition of HBE Leasing Corporation, St. Louis, MO.	Not yet available
Lake Crystal Bancorporation Lake Crystal, MN To engage in operating a general insurance agency through the acquisition of Lake Crystal National Agency, Inc., Lake Crystal, MN. The activity will be conducted in Lake Crystal, MN.	Not yet available
Bosshard Banco, Ltd. La Crosse, WI To engage <u>de novo</u> in providing trust services thru the acquisition of 8% of the voting shares of Vigil Asset Management, Inc., Wausau, WI, a <u>de novo</u> company. The activity will be conducted in Wisconsin.	Not yet available

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

None.

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>
CYR Family Trust, Merriam, Kansas, for prior approval to acquire 37.54 percent of the voting shares of United Kansas Bank Group, Inc., Merriam, Kansas.	Not Available
New Hampton Bancshares, Inc., New Hampton, Missouri, for prior approval to acquire and merge with Security Bancshares, Inc., Albany, Missouri, parent of Bank of Gallatin, Gallatin, Missouri.*	Not Available
Jason Bankshares, Inc., Offerle, Kansas, for prior approval to acquire 80 percent of the voting shares of The Bucklin State Bank, Bucklin, Kansas.*	Not Available
Wayne R. and Virginia E. L. McKinney, Kearney, Nebraska, for prior approval to increase their proportionate ownership of Circle Management Company, Kearney, Nebraska, by 6.52 percent to 15.44 percent.	Not Available
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.*	November 23, 1988

FirstBank Holding Company of Colorado, Lakewood, Colorado, for prior approval to acquire 100 percent of the voting shares of FirstBank of West Vail, Vail, Colorado.*

November 23, 1988

John W. Coots, Sr., Platte City, Missouri, for prior approval to increase his proportionate ownership of Wells Bancshares, Inc., Platte City, Missouri, by 8.57 percent to 28.57 percent.

November 17, 1988

John C. Bumgarner, Jr., Tulsa, Oklahoma, for prior approval to increase his proportionate ownership of Western National Bancorporation, Inc., Tulsa, Oklahoma, by 14.05 percent to 23.58 percent.

November 18, 1988

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

Affiliated Bankshares of Colorado, Inc., Denver, Colorado, for prior approval to engage de novo in selling credit life, disability, or involuntary unemployment insurance and to engage de novo in insurance agency activities in a town of less than 5,000 persons.

Not Available

Kansas National Bancorporation, Inc., Goodland, Kansas, for prior approval to engage de novo in providing management consulting services to depository institutions and to engage de novo in providing to others financially related data processing and data transmission services, facilities, and data bases, or access to them.

November 21, 1988

November 21, 1988

United Banks of Colorado, Inc., Denver, Colorado, for prior approval to indirectly engage de novo in any insurance activity engaged in by a bank holding company or a subsidiary that was approved by the Board prior to January 1, 1971, 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 United Bank Insurance Services, Inc., Denver, Colorado, who has entered into a partnership joint venture agreement with Thompson & Company Insurance Services, Inc., Pasadena, California.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

APPLICATION

Hollis Bancshares, Inc., Hollis, Oklahoma, for prior approval to redeem 4,255 shares of its own voting common stock.

Wells Bancshares, Inc., Platte City, Missouri, for prior approval to redeem 600 shares of its own voting common stock.

Circle Management Company, Kearney, Nebraska, for prior approval to redeem 3,198 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 OCTOBER 31, 1988

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 18(c) application received from Texas Bank, Weatherford, TX to merge with Texas Bank of Denton, Denton, TX	88/10/31
*Section 9 application received from Texas Bank, Weatherford, TX to establish a branch at 1013 University Drive, Denton, TX	88/10/25

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
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	88/11/19
Change in Control Notice by Davis Venture Partners, L.P., Tulsa, OK to acquire an interest in Provident Bancorp of Texas, Inc., Dallas, TX	88/11/19

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by Coble Bankshares, Inc., Hewitt, TX to engage in the activity of arranging mortgage loans for customers of financial institutions, including location of funding sources and processing of applications and other necessary documentation through Global Mortgage, Inc., Waco, TX	88/11/10

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

APPLICATION

None.

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 11/04/88

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

C.N. Bancorp, Limited, Taipei, Taiwan, Republic of China, and Williams-Augusta Acquisition Corp., San Francisco, California, respectively, to become bank holding companies through the acquisition of California National Bank, San Francisco, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 11/30/88

Mineral King Bancorp, Inc., Visalia, California, to become a bank holding company through the acquisition of Mineral King National Bank, Visalia, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 12/02/88

Moore Financial Group, Boise, Idaho, to acquire Community Bank of Renton, Renton, Washington. *	<u>Newspaper:</u> 11/28/88
	<u>Fed. Reg.:</u> 11/30/88

Siegel & Feldstein Voting Trust, Los Angeles, California, to increase voting shares from 20 percent to 35 percent of Griffin Holdings, Inc., Los Angeles, California.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 11/28/88

Section III - Applications Subject to Federal Register Notice Only

Security Pacific Corporation, Los Angeles, California, to acquire Burns Fry Hoare Govett, Inc., New York, New York, and engage in brokerage, advisor and private placement activities.	<u>Fed. Reg.:</u> Not yet published
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Scandinavian Bank Group Plc, London, England, to acquire 50.5 percent of Cambridge International Partners, Inc., New York, New York, and engage in financial advice.	<u>Fed. Reg.:</u> 11/30/88
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Section III - Applications Subject to Federal Register Notice Only (Cont'd).

Security Pacific Corporation, Los Angeles, California, to engage in underwriting and dealing in certain asset-backed securities to a limited extent through Security Pacific Securities, Inc., Los Angeles, California.

Fed. Reg.: Not yet published

Security Pacific Corporation, Los Angeles, California, to engage in underwriting and dealing in equity securities to a limited extent through Security Pacific Securities, Inc., Los Angeles, California.

Fed. Reg.: Not yet published

Security Pacific Corporation, Los Angeles, California, to engage in underwriting and dealing in certain ineligible debt securities to a limited extent through Security Pacific Securities, Inc., Los Angeles, California.

Fed. Reg.: Not yet published

The Sanwa Bank, Limited, Osaka, Japan, to engage in underwriting and dealing in mortgage related securities, municipal bonds, consumer related receivables, and commercial paper, securities brokerage and acting as investment/financial advisor, through Sanwa-BGK Securities Co., L.P., New York, New York.

Fed. Reg.: Not yet published

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

None

* Subject to CRA.