

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 3
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending January 21, 1989.

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FEDERAL RESERVE
BANK OF CLEVELAND

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council -- appointment of thirteen new members and designation of Judith N. Brown as Chairman and William E. Odom as Vice Chairman.
Approved, January 18, 1989.

BANK HOLDING COMPANIES

Citicorp, New York, New York; Bankers Trust New York Corporation; The Chase Manhattan Corporation; J. P. Morgan & Co. Incorporated; and Security Pacific Corporation, Los Angeles, California -- to underwrite and deal in debt and equity securities to a limited extent.
Approved, January 17, 1989.

REGULATIONS AND POLICIES

Swap arrangements -- letter concerning changes that would affect treatment, including interest rate swap contracts and currency swap contracts.
Approved, January 17, 1989.

RESERVE BANK SERVICES

Federal Reserve Priced Services -- revision to method for calculating the private sector adjustment factor.
Proposed, January 18, 1989.

**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

Philadelphia Berks County Bank, Reading, Pennsylvania -- to establish an off-site electronic banking facility at St. Joseph Hospital, 12th and Walnut Streets, Reading, Pennsylvania.
Approved, January 20, 1989.

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

BANK BRANCHES, DOMESTIC

Richmond	First Virginia Bank - Colonial, Richmond, Virginia -- to establish a branch at the northwest corner of Gaskins Road and Broad Street Road, Glen Allen, Virginia. Approved, January 19, 1989.
New York	Manufacturers Hanover Trust Company, New York, New York -- to establish a branch in the Bay Plaza Shopping Center, 2260 Bartow Avenue, Bronx, New York. Approved, January 17, 1989.

BANK HOLDING COMPANIES

St. Louis	Citizens National Bancshares, Inc., Springfield, Missouri -- to acquire Citizens National Bank of Springfield. Approved, January 20, 1989.
Chicago	Exchange Bancorp, Inc., Chicago, Illinois -- to engage in dealing in bank certificates of deposit and other instruments through Exchange Securities Corporation, Hallandale, Florida. Permitted, January 18, 1989.
New York	Fairfield County Bancorp, Inc., Stamford, Connecticut -- to acquire Greenwich Trust Company, Greenwich, Connecticut. Approved, January 20, 1989.
Atlanta	FBT Bancshares, Inc., Fayetteville, Georgia -- to acquire First Bank & Trust Company. Approved, January 20, 1989.
Atlanta	Finacorp, Inc., Naples, Florida -- to acquire First National Bank of Naples. Approved, January 17, 1989.
Minneapolis	First Western Bank Custer, Custer, South Dakota -- to acquire the Hill City, South Dakota Branch of Rushmore State Bank, Rapid City, South Dakota. Approved, January 20, 1989.

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

BANK HOLDING COMPANIES

Chicago	Friendship Bancorp, Friendship, Indiana -- to acquire The Friendship State Bank. Approved, January 19, 1989.
St. Louis	Golden Triangle Bancshares, Inc., Carrolton, Kentucky -- to acquire Citizens Bank, New Liberty, Kentucky. Approved, January 19, 1989.
Atlanta	Gwinnett Bancorp, Inc., Duluth, Georgia -- to acquire Gwinnett National Bank. Approved, January 17, 1989.
New York	Interchange Financial Services Corporation, Saddle Brook, New Jersey -- to engage de novo in mortgage activities through Clover Leaf Mortgage Company. Permitted, January 20, 1989.
Kansas City	IntraOklahoma Bancshares, Inc., Ponca City, Oklahoma -- to retain shares of Strategic Data Services, Ltd., and Strategic Data Services, Inc., and engage in data processing. Withdrawn, January 19, 1989.
New York	National Bank of Canada, Montreal, Canada -- to engage de novo in certain nonbanking activities through National Canada Corporation, Chicago, Illinois. Permitted, January 17, 1989.
Chicago	O.A.K. Financial Corporation, Byron Center, Michigan -- to acquire Byron Center State Bank. Approved, January 19, 1989.
St. Louis	One National Bancshares, Inc., Little Rock, Arkansas -- to engage de novo in discount securities brokerage through One National Bank, North Little Rock; in obligations; and as a futures commission merchant through Investment Securities, Inc., Little Rock, Arkansas, and Bowman & Co. Futures. Permitted, January 18, 1989.

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

BANK HOLDING COMPANIES

Dallas	Peoples Holding Corporation, Minden, Louisiana -- to acquire Planters Bank & Trust Company of Claiborne Parish, Haynesville, Louisiana. Approved, January 18, 1989.
Atlanta	SouthTrust Corporation, Birmingham, Alabama -- to acquire SouthTrust Bank of Charleston, N.A., Charleston, South Carolina. Approved, January 20, 1989.
Kansas City	United Banks of Colorado, Inc., Denver, Colorado -- to engage de novo in data processing and employee benefits consulting services through a partnership joint venture of United Banks Insurance Services, Inc., Pasadena, California, and Thompson and Company Insurance Services. Approved, January 17, 1989.
Chicago	WCN Bancorp, Inc., Wisconsin Rapids, Wisconsin -- to engage de novo in trust services through Wood County Trust Company. Permitted, January 20, 1989.

BANK MERGERS

Chicago	New Bryon Bank, Bryon Center, Michigan, to merge with Byron Center State Bank. Approved, January 19, 1989.
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BANK PREMISES

Chicago	Exchange Bank, Warren, Indiana -- investment in bank premises. Approved, January 18, 1989.
New York	Manufactueres Hanover Trust Company, New York, New York -- investment in bank premises. Approved, January 17, 1989.
Staff Director BS&R	Marine Bank of Bloomington - Normal, Bloomington, Illinois -- investment in bank premises. Approved, January 17, 1989.

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

CAPITAL STOCK

Kansas City Wells Bancshares, Inc., Platte City, Missouri --
redemption of shares.
Approved, January 19, 1989.

CHANGE IN BANK CONTROL

Dallas Community Bank, Katy, Texas -- change in bank
control.
Returned, January 18, 1989.

St. Louis First Valley National Corporation, Clarksdale,
Mississippi -- change in bank control.
Permitted, January 18, 1989.

Kansas City Wells Bancshares, Inc., Platte City, Missouri --
change in bank control.
Permitted, January 19, 1989.

COMPETITIVE FACTORS REPORTS

Dallas Deposit Guaranty Bank, Dallas, Texas, proposed merger
with North Texas Bank, Lewisville, Texas, and
American National Bank of Plano, Plano, Texas --
report on competitive factors.
Submitted, January 17, 1989.

Chicago First National Bank of Iron Mountain, Iron Mountain,
Michigan, proposed merger with New National Bank of
Iron Mountain -- report on competitive factors.
Submitted, January 17, 1989.

Chicago Indiana National Bank, Indianapolis, Indiana,
proposed merger with Morgan County Bank & Trust
Company, Eminence, Indiana -- report on competitive
factors.
Submitted, January 17, 1989.

New York Marine Midland Bank, N.A., Buffalo, New York,
proposed purchase of certain assets and assumption
of liabilities of Bank Leumi Trust Company of New
York, New York -- report on competitive factors.
Submitted, January 19, 1989.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Parish National Bank of St. Tammany, Slidell, Louisiana, proposed merger with Parish National Acquisition Bank -- report on competitive factors. Submitted, January 20, 1989.
San Francisco	Security Pacific National Bank, Los Angeles, California, proposed purchase of certain assets and assumption of liabilities of City National Bank, Beverly Hills, California -- report on competitive factors. Submitted, January 17, 1989.
San Francisco	Suisun Valley Bank, Fairfield, California, proposed merger with NVB Merger Corporation, Napa, California -- report on competitive factors. Submitted, January 20, 1989.
San Francisco	U.S. Bank of Washington, N.A., Seattle, Washington, proposed purchase of assets and assumption of liabilities of Mt. Baker Bank, A Savings Bank, Bellingham, Washington -- report on competitive factors. Submitted, January 19, 1989.
San Francisco	U.S. Bank of Washington, N.A., Seattle, Washington, proposed merger with Northwestern Commercial Bank, Bellingham, Washington, and Auburn Valley Bank, Auburn, Washington -- report on competitive factors. Submitted, January 19, 1989.

EXTENSIONS OF TIME

Chicago	A.B.N. - Stichting, Amsterdam, The Netherlands; Algemene Bank Nederland, N.V.; ABN/LaSalle North America, Inc., Wilmington, Delaware; and LaSalle National Corporation, Chicago, Illinois -- extension to March 3, 1989, to acquire LaSalle Insurance Company, Inc. Granted, January 17, 1989.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

EXTENSIONS OF TIME

Kansas City	Adrian Bancshares, Inc., Adrian, Missouri -- extension to April 19, 1989, to acquire Adrian Bank. Granted, January 19, 1989.
St. Louis	Berger Bancorp, Inc., Berger, Missouri -- extension to May 10, 1989, to acquire the successor by merger to Farmers and Merchants Bank of Berger. Granted, January 18, 1989.
Atlanta	Peoples Bancshares, Inc., Elba, Alabama -- extension to March 7, 1989, to acquire Peoples Bank. Granted, January 19, 1989.
Atlanta	Port Saint Lucie National Bank Holding Corporation, Port St. Lucie, Florida -- extension to April 28, 1989, to acquire Port St. Lucie National Bank. Granted, January 20, 1989.
Chicago	Presidential Holdings, Inc., Bourbonnais, Illinois -- extension to March 27, 1989, to acquire Bank of Bourbonnais. Granted, January 17, 1989.
Atlanta	SouthTrust of Florida, Inc., St. Petersburg, Florida, and SouthTrust Corporation, Birmingham, Alabama -- extension to March 17, 1989, to engage de novo in trust activities through SouthTrust Estate and Trust Company, South Pasadena, Florida. Granted, January 18, 1989.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, January 19, 1989.

INTERNATIONAL OPERATIONS

Staff Director BS&R	Citicorp, New York, New York -- to acquire Nelson Hurst & Marsh Limited, London, England. Permitted, January 17, 1989.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

INTERNATIONAL OPERATIONS

Staff Director Continental Illinois National Bank and Trust Company
BS&R of Chicago, Chicago, Illinois, and Continental
International Finance Corporation -- to make
additional investments in Continental Illinois
Limited, London, England.
Permitted, January 17, 1989.

Staff Director Manufacturers Hanover Corporation, New York, New York
BS&R -- to make an investment in Celulosa del Pacifico
S.A., Santiago, Chile.
Permitted, January 17, 1989.

RESERVE BANK SERVICES

General Counsel Federal Reserve Bank of Minneapolis -- amendments to
the uniform operating circular for Automated
Clearing House Items to implement the Board's
policy concerning the prefunding of ACH credits by
problem banks.
Approved, January 18, 1989.

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ADDITIONS AND CORRECTIONS

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

CAPITAL STOCK

Atlanta Community Bancshares, Inc., Blountsville, Alabama --
 redemption of shares.
 Approved, January 11, 1989.

COMPETITIVE FACTORS REPORTS

San Francisco TVB Acquisition Bank, Fruitland, Idaho, proposed
 merger with Treasure Valley Bank -- report on
 competitive factors.
 Submitted, January 13, 1989.

EXTENSIONS OF TIME

Chicago First Financial Corporation, Terre Haute, Indiana --
 extension to April 5, 1989, to acquire First
 Citizens of Paris, Inc., Paris, Illinois, and The
 Citizens National Bank of Paris.
 Granted, January 13, 1989.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>						
First Essex Bancorp, Inc., Lawrence, Massachusetts - 3(a)(1)/3(a)(3) application to acquire Fortune Guaranty Savings Banks, Windham, New Hampshire*	<table> <thead> <tr> <th><u>Newspaper</u></th> <th><u>Comment Period Ending Date</u></th> </tr> </thead> <tbody> <tr> <td></td> <td>2-13-89</td> </tr> <tr> <td><u>Federal Register</u></td> <td>Not Yet Established</td> </tr> </tbody> </table>	<u>Newspaper</u>	<u>Comment Period Ending Date</u>		2-13-89	<u>Federal Register</u>	Not Yet Established
<u>Newspaper</u>	<u>Comment Period Ending Date</u>						
	2-13-89						
<u>Federal Register</u>	Not Yet Established						

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>				
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c)(8) application for prior approval of the acquisition of approximately 35% of the outstanding voting capital stock of Capital Guaranty Corporation, San Francisco, California	<table> <thead> <tr> <th><u>Federal Register</u></th> <th><u>Comment Period Ending Date</u></th> </tr> </thead> <tbody> <tr> <td></td> <td>Not Yet Established</td> </tr> </tbody> </table>	<u>Federal Register</u>	<u>Comment Period Ending Date</u>		Not Yet Established
<u>Federal Register</u>	<u>Comment Period Ending Date</u>				
	Not Yet Established				
Bank of New England Corporation, Boston, Massachusetts - 4(c)(8) application to engage in the underwriting and dealing of all types of debt securities through BNE Capital Markets, Inc., Boston, Massachusetts	<table> <thead> <tr> <th><u>Federal Register</u></th> <th><u>Comment Period Ending Date</u></th> </tr> </thead> <tbody> <tr> <td></td> <td>Not Yet Established</td> </tr> </tbody> </table>	<u>Federal Register</u>	<u>Comment Period Ending Date</u>		Not Yet Established
<u>Federal Register</u>	<u>Comment Period Ending Date</u>				
	Not Yet Established				
Excel Bancorp, Inc., Quincy, Massachusetts - 4(c)(8) application to retain MAC Investment Services, Inc., Braintree, Massachusetts	<table> <thead> <tr> <th><u>Federal Register</u></th> <th><u>Comment Period Ending Date</u></th> </tr> </thead> <tbody> <tr> <td></td> <td>Not Yet Established</td> </tr> </tbody> </table>	<u>Federal Register</u>	<u>Comment Period Ending Date</u>		Not Yet Established
<u>Federal Register</u>	<u>Comment Period Ending Date</u>				
	Not Yet Established				

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

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

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

Morgan Guaranty Trust Company of New York, New York
New York to establish a branch at 60 Wall Street,
New York, New York.1/

2/13/89

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Sleepy Hollow Bancorp, Inc., North Tarrytown, New York
to become a bank holding company with respect to The
First National Bank of North Tarrytown, North Tarrytown,
New York.1/

2/10/89

Bridge Bancorp, Inc., Bridgehampton, New York to become
a bank holding company with respect to The Bridgehampton
National Bank, Bridgehampton, New York.1/

2/11/89 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

-
- 1/ Subject to provisions of Community Reinvestment Act.
2/ Later of dates specified in newspaper and Federal Register notices.
3/ Date specified in newspaper notice; a later date may be specified in
the Federal Register notice.
N/A - Not Available



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

Madison Bancshares Group, Ltd., Blue Bell, PA 1/
to form a Bank Holding Company by acquiring
The Madison Bank (in organization), Blue Bell,
PA, pursuant to Section 3(a)(1) of the Bank
Holding Company Act.

Newspaper:	2/13/89
Federal Register:	2/09/89

Regent Bancshares Corp., Cherry Hill, NJ 1/
to form a Bank Holding Company by acquiring
Regent National Bank, Philadelphia, PA,
pursuant to Section 3(a)(1) of the Bank
Holding Company Act.

Newspaper:	1/29/89
Federal Register:	N/A*

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 Corp., Haddon Township,
NJ seeks approval to purchase additional shares
of its own common stock pursuant to Section
225.4(b) of Regulation Y.

1/ Subject to provisions of Community Reinvestment Act.
*N/A - not yet available.

Applications Bulletin
For Week Ending January 21, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

NONE

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

APPLICATION

COMMENT PERIOD ENDING

Received Section 3(a)(1) application on January 17, 1989 from Capital Holdings, Inc., Sylvania, Ohio, to acquire Capital Bank, National Association (a national bank in formation), Sylvania, Ohio.

* N - February 18, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c)(8) Notice on January 17, 1989 from Society Corporation, Cleveland, Ohio, to engage de novo in certain permissible investment advisory activities pursuant to Sections 225.25(b)(4)(iii) and 225.25(b)(4)(iv) of Regulation Y through its wholly-owned proposed subsidiary, Society National Trust Company (in organization), Naples, Florida.

Not Yet Known #

* - Subject to CRA

N - Newspaper Comment Period
F - Federal Register Comment Period

Applications Bulletin
For Week Ending January 21, 1989

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

Received request on January 19, 1989 from
New Waterford Bank, New Waterford, Ohio,
for permission to exceed its limit of
investment in bank premises permitted
under Section 24A of the Federal Reserve
Act.

-
- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt

F - Federal Register Comment Period

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application

Comment Period Ending Date

Northern Neck State Bank, Warsaw,
Virginia, request for permission
to establish a branch on Route 3,
approximately one-tenth mile west
of the Route 645 Intersection,
Montross, Virginia.*

2-5-89

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

Application

Comment Period Ending Date

None

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

None

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

Application

None

*Application is subject to CRA.

January 23, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
SouthTrust Bank of Tampa Tampa, Florida To establish a branch at 14626 North Dale Mabry Highway, Tampa, Florida, to be known as the Carrollwood Office.	02-27-89 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Baldwin Bancshares, Inc. Milledgeville, Georgia 1-BHC formation, First National Bank of Baldwin County, Milledgeville, Georgia (in organization).	02-02-89 Federal Register
CB&T Bancshares, Inc. Columbus, Georgia To acquire Farmers and Merchants Bank of Russell County, Phenix City, Alabama.	02-02-89 Federal Register
Four County Bancshares, Inc. Allentown, Georgia 1-BHC formation, The Four County Bank, Allentown, Georgia.	02-02-89 Federal Register
LCB Corporation, Inc. Fayetteville, Tennessee To acquire 37.5 percent of North Alabama Bank, Hazel Green, Alabama (in organization).	

Section III - Applications Subject to
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Brundidge Bancshares, Inc. Brundidge, Alabama To engage de <i>de novo</i> in insurance activities through First Brundidge Insurance Agency, Inc., Brundidge, Alabama, pursuant to section 225.25(b)(8)(iii) of Regulation Y.	

January 23, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

Section III - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

Northwest Georgia Financial Corporation

Dallas, Georgia

To engage *de novo* in management consulting activities to nonaffiliated depository institutions, pursuant to section 225.25(a)(11) of Regulation Y.

Barnett Banks, Inc.

Jacksonville, Florida

01-26-89

Federal Register

To acquire Barnett Bond Service, Inc., Jacksonville, Florida, through its subsidiary, Barnett Brokerage Service, Inc., West Palm Beach, Florida, pursuant to section 225.23(f) 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	Unibanctrust Company Chicago, Illinois Allstate Plaza West, 3100 Sanders Road Northbrook, Illinois*	NP - 1-26-89 FR - **
EFT	Marine Bank of Bloomington-Normal Bloomington, Illinois 100 N. Diamond-Star Parkway Normal, Illinois*	NP - ** FR - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Veedersburg Bank Corporation Veedersburg, Indiana The Veedersburg State Bank Veedersburg, Indiana*	NP - 1-12-89 FR - 1-13-89
Y-2	Antrim Financial Corporation Mancelona, Michigan First of America Bank-Grand Traverse, National Association Traverse City, Michigan*	NP - 2-12-89 FR - 1-20-89
Y-2	First of America Bank Corporation Kalamazoo, Michigan Antrim Financial Corporation Mancelona, Michigan Antrim County State Bank Mancelona, Michigan*	NP - 2-12-89 FR - 1-20-89
Y-2	Illini Community Bancorp, Inc. Springfield, Illinois First Security Bank Mackinaw, Illinois*	NP - ** FR - 2-3-89
Y-1	Fostoria Bankshares, Inc. Fostoria, Iowa Farmers Savings Bank Fostoria, Iowa*	NP - ** FR - **
CoC-HC	Financial Services Corporation of the Midwest Rock Island, Illinois Bernard F. Weindruch; Ira J. Weindruch; Benjamin D. Farrar; Perry B. Hansen; Douglas M. and/or Sandra K. Kratz	NP - ** FR - **

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	Lake Shore Bancorp, Inc. Chicago, Illinois Illinois Center Bancorporation, Inc. Glen Ellyn, Illinois Center Bank - Glen Ellyn Glen Ellyn, Illinois*	NP - 1-10-89 FR - **
Y-2	Midlothian State Bank Employees Stock Ownership Trust Midlothian, Illinois Midlothian State Bank Midlothian, Illinois*	NP - 2-13-89 FR - **
Y-2	Western Iowa Consultants, Inc. Council Bluffs, Iowa First Bank N.A. Council Bluffs, Iowa*	NP - ** FR - **

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Northern Trust Corporation Chicago, Illinois IDA Asset Management Systems, Inc. San Jose, California	NP - ** FR - 2-9-89
4(c)(8)	Capitol Bancorp, Ltd. Lansing, Michigan CNB Mortgage Corporation Lansing, Michigan	NP - ** FR - **
4(c)(8)	Irwin Union Corporation Columbus, Indiana Irwin Union Capital Corporation Columbus, Indiana	NP - ** FR - **
4(c)(8)	Irwin Union Corporation Columbus, Indiana Irwin Union Capital Markets, Inc. Columbus, Indiana	NP - ** FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	First Forest Park Corporation Forest Park, Illinois to purchase and redeem 4,308 shares of its issued and outstanding 13,424 shares of common stock
RoS	Hillside Investors, Ltd. Hillside, Illinois to redeem 2,500 shares of common stock from John K. Vaughn

NP - 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.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Application

Comment Period Ending Date

* Section 3(a)(1) application by First State Bancharres, Inc., St. Charles, Missouri, to acquire First State Bank of St. Charles, St. Charles, Missouri	(Not available)
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

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>
J Bar M Shonsey, Inc. To acquire control of 12.35% of Hebron Banshares, Inc., Omaha, NE.	Not yet available
Robert S. Baker To acquire control of up to 21.4% of Minnehaha Banshares, Inc., Sioux Falls, SD	2-1-89 (Federal Register)
Hansen Minnesota, Inc. Freeborn, MN To acquire First State Bank Freeborn, MN*	2-9-89 (Federal Register)
W. E. Schreiber To acquire control of 25.12% of Flathead Holding Company of Big Fork, Big Fork, MT	Not yet available
Dickinson Bancorporation, Inc. Dickinson, ND To acquire Liberty National Bank Dickinson, ND*	1-26-89 (Newspaper)
Robert P. Reiter, Jack B. Schaffer, and Keith W. Hein To acquire control of 100% of Balaton Agency, Inc., Balaton, MN	Not yet available

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Perham State Bancshares, Inc. Perham, MN To engage <u>de novo</u> in making loans to shareholders. The activity will be conducted in Perham, MN.	Not yet available

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

Application

Balaton Agency, Inc.
Balaton, MN
To redeem 80.8% of its voting
shares.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
None.	

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
George L. Clark, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest of The Bank of New Mexico Holding Company, Albuquerque, New Mexico, by 5.74 percent to 19.04 percent.	Not Available
John L. and Phillis Ary, Canon City, Colorado, for prior approval to increase their proportionate ownership interest of Pueblo Bancorporation, Pueblo, Colorado, by 5.35 percent to 12.77 percent.	Not Available
First National Bancshares of Winfield, Inc., Winfield, Kansas, for prior approval to acquire 100 percent of the voting shares of Butler County Financial Corporation, Douglass, Kansas, parent of Exchange State Bank, Douglass, Kansas.*	February 3, 1989
Colwich Financial Corporation, Colwich, Kansas, for prior approval to become a bank holding company through the acquisition of 86.94 percent of the voting shares of State Bank of Colwich, Colwich, Kansas.*	February 3, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

APPLICATION

The Bank of New Mexico Holding
Company, Albuquerque, New Mexico,
for prior approval to redeem 13,722
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 JANUARY 16, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
James F. Eubanks, II, Houston, TX to acquire an
interest in Alvin Bancshares, Inc., Alvin, TX

N/A

*Section 3(a)(1) application by
First National Bowie Bancorp, Inc., Bowie, TX
to acquire The First National Bank of Bowie, Bowie, TX

88/02/13

*Section 3(a)(1) application by
Peoples Holding Corporation, Minden, Louisiana
to acquire Planters Bank & Trust Company of Claiborne
Parish, Haynesville, Louisiana, a de novo institution
formed to acquire certain assets and assume the liabilities
of Planters Bank & Trust Company, Haynesville, Louisiana
(Emergency acquisition)

None required
due to emergency

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

None.

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

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 1/20/89

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

William W. Becker, et. al. to acquire an additional 1.75 percent of The Stockmen's Bancorp, Kingman, Arizona, resulting in an increase from 12.49 percent to 14.23 percent.	<u>Newspaper:</u> 2/10/89 <u>Fed. Reg.:</u> 1/12/89
Antonio Grimalda, Cottonwood, Arizona, to retain existing ownership of 22.4 percent of the outstanding shares of Verde Valley Bancorp, Cottonwood, Arizona.	<u>Newspaper:</u> 2/10/89 <u>Fed. Reg.:</u> 1/12/89
John H. Doede, San Diego, California, to increase his ownership from 7.33% up to 68.75% of Crown Bancorp, Coronado, California.	<u>Newspaper:</u> 1/21/89 <u>Fed. Reg.:</u> 2/01/89
M. Dale Rust, Sandy, Utah, to increase ownership from 10.08 percent up to 11.01 percent of Guardian Bancorp, Salt Lake City, Utah.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 2/14/89
Theodore E. Gildred, Solana Beach, California, to increase ownership from 15 percent up to 16.9 percent of Torrey Pines Group, Solana Beach, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 2/14/89

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
Puget Sound Bancorp, Tacoma, Washington, to engage <u>de novo</u> in providing portfolio investment advice through Washington Capital Corporation, Seattle, Washington.	<u>Fed. Reg.:</u> 2/17/89

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

None

* Subject to CRA.