

ANNOUNCEMENT  
H.2, 1989, No. 4  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending January 28, 1989.  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
ACTIONS TAKEN BY THE BOARD OF GOVERNORS

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**TESTIMONY AND STATEMENTS**

Corporate restructuring activity -- statement by Chairman Greenspan before the Senate Committee on Finance, January 26, 1989.  
Published, January 26, 1989.

Economic prospects -- statement by Chairman Greenspan before the House Committee on Banking, Finance, and Urban Affairs, January 24, 1989.  
Published, January 24, 1989.

**BANK HOLDING COMPANIES**

FirsTier Financial, Inc., Omaha, Nebraska -- to acquire Norfolk Banshares, Inc., Norfolk, Nebraska, and the DeLay First National Bank and Trust Company.  
Approved, January 25, 1989.

Meridian Bank, Reading, Pennsylvania -- petition for review of Reserve Bank's approval of application to establish a branch in New Britain, Pennsylvania.  
Denied, January 27, 1989.

**BOARD OPERATIONS**

Legal Division -- designation of Ricki R. Tigert as Associate General Counsel.  
Approved, January 23, 1989.

Legal Division -- appointment of Scott G. Alvarez as Assistant General Counsel.  
Approved, January 23, 1989.

**EXTENSIONS OF TIME**

Regulation Y -- extension to April 28, 1989, for comment period concerning proposal to rescind a provision that permits holding company state banks to acquire the shares of nonbank companies engaged in activities that the bank may conduct; and postponement of informal hearing to April 7, 1989 (Docket R-0652).  
Granted, January 23, 1989.

**FORMS**

Domestic Financial Company Report of Consolidated Assets and Liabilities (FR 2248) -- revision.  
Approved, January 23, 1989.

Report of Claims of Selected Foreign Countries (FR 2029b) -- extension.  
Approved, January 23, 1989.

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JANUARY 23, 1989 TO JANUARY 28, 1989

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**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**GENERAL ACCOUNTING OFFICE**

Check collection -- comments on a draft report of the General Accounting Office entitled Check Collection: Competitive Fairness is an Elusive Goal.

Approved, January 25, 1989.

**REGULATIONS AND POLICIES**

Regulation CC -- preemption determination regarding the availability of funds under the laws of Maryland (Docket R-0657).

Denied, January 27, 1989.

Regulation CC -- preemption determination with the respect to the availability of funds in Wisconsin (Docket R-0657).

Proposed, January 27, 1989.

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

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**BANK BRANCHES, DOMESTIC**

**New York**

Central Trust Company, Rochester, New York -- to establish a branch at Perinton Square Mall, at the intersection of Routes 250 and 31, Fairport, New York.

Approved, January 25, 1989.

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

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**BANK BRANCHES, DOMESTIC**

New York            Chemical Bank, New York, New York -- to establish three branches at the following locations:  
                          (1) Interfaith Medical center, 1545 Atlantic Avenue, Brooklyn; (2) Interfaith Medical center, 555 Prospect Place; and (3) North General Home Attendant Corporation, 205 East 122nd Street, New York, New York.  
Approved, January 25, 1989.

Atlanta             Metro Bank, Atlanta, Georgia -- to establish a branch at 3655 Roswell Road.  
Approved, January 27, 1989.

New York            United Jersey Bank / Commercial Trust, Jersey City, New Jersey -- to establish a branch at Newport Office Center I, 2 Pavonia Street, Jersey City, New Jersey.  
Approved, January 24, 1989.

**BANK HOLDING COMPANIES**

Richmond           Bank Maryland Corp., Towson, Maryland -- to acquire Bank of Maryland - Carroll County, Westminster, Maryland.  
Approved, January 24, 1989.

San Francisco      Bank of Tokyo, Limited, Tokyo, Japan -- to engage in futures commission merchant activities through BOT Futures, Inc., New York, New York.  
Permitted, January 25, 1989.

Boston              BayBanks, Inc., Boston, Massachusetts -- to acquire The New York Switch Corporation, Hackensack, New Jersey.  
Approved, January 24, 1989.

Cleveland           BHC Acquisition Corp., Fruitland, Idaho -- to acquire TVB Acquisition Bank, Fruitland, Idaho.  
Approved, January 25, 1989.

Chicago             Capitol Bancorp, Ltd., Lansing, Michigan -- to engage de novo in loan activities through CNB Mortgage Corporation.  
Returned, January 25, 1989.

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

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**BANK HOLDING COMPANIES**

Atlanta	Central Bank Shares, Inc., Orlando, Florida -- to acquire Bank of Central Florida/Seminole County, Sanford, Florida. Withdrawn, January 27, 1989.
Cleveland	Colonial Banc Corp., Eaton, Ohio -- to engage de novo in securities brokerage through Financial Services, Inc. Permitted, January 24, 1989.
Chicago	Comerica Incorporated, Detroit, Michigan, and AFC Acquisition Corporation -- to acquire Alliance Financial Corporation, Dearborn; Dearborn Bank and Trust Company; and Huron Community Bank, East Tawas; and for Comerica Incorporated, to acquire Alliance Data Services, Inc., Dearborn, Michigan. Approved, January 24, 1989.
Cleveland	Equimark Corporation, Pittsburgh, Pennsylvania, and Equimanagement, Inc. -- to acquire Treasure Valley Bancorp, Inc., Fruitland, Idaho. Approved, January 25, 1989.
Richmond	First Union Corporation, Charlotte, North Carolina -- to engage de novo in data processing through Georgia Interchange Network, Inc., Atlanta, Georgia, nationwide. Permitted, January 28, 1989.
Richmond	First Wachovia Corporation, Winston-Salem, North Carolina -- to engage de novo in data processing through Georgia Interchange Network, Inc., Atlanta, Georgia, nationwide. Permitted, January 28, 1989.
Richmond	FNB Corp., Asheboro, North Carolina -- to engage de novo in data processing through Eastcenter Recovery Services, Inc., High Point, North Carolina, nationwide. Permitted, January 26, 1989.

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

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**BANK HOLDING COMPANIES**

Kansas City	Gold Bancshares, Inc., Marysville, Missouri -- to acquire Comanche Bancshares, Inc.; Peoples State Bank, Coldwater, Kansas; Oketo Bancshares, Inc., Marysville, Missouri, and Blue Valley National Bank. Withdrawn, January 24, 1989.
Staff Director BS&R	Integra Financial Corporation, Mt. Lebanon, Pennsylvania -- relief from commitment to divest banking offices of Pennbancorp, Titusville, and Union National Corporation, Pittsburgh, Pennsylvania. Granted, January 23, 1989.
Kansas City	Jason Bankshares, Inc., Offerle, Kansas -- to acquire The Bucklin State Bank, Bucklin, Kansas. Approved, January 27, 1989.
Kansas City	Kansas National Bancorporation, Inc., Goodland, Kansas -- to engage de novo in consulting services to depository institutions and in data processing. Withdrawn, January 23, 1989.
Chicago	Markesan Bancshares, Inc., Markesan, Wisconsin -- to acquire Markesan State Bank. Approved, January 25, 1989.
San Francisco	Napa Valley Bancorp, Napa, California -- to acquire Suisun Valley Bank, Fairfield, California. Approved, January 23, 1989.
Chicago	Scott Bancshares, Inc., Bethany, Illinois -- to acquire The Hight State Bank, Dalton City, Illinois. Approved, January 24, 1989.
Atlanta	Summerville / Trion Bancshares, Inc., Summerville, Georgia -- to engage de novo in insurance activities. Permitted, January 27, 1989.
Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- to acquire Monroe City Bank. Approved, January 24, 1989.

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

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**BANK HOLDING COMPANIES**

Chicago Western Iowa Consultants, Inc., Council Bluffs, Iowa  
-- to acquire First Bank N.A.  
Returned, January 23, 1989.

**BANK PREMISES**

Chicago Lapeer County Bank & Trust Co., Lapeer, Michigan --  
investment in bank premises.  
Approved, January 25, 1989.

Richmond Northern Neck State Bank, Warsaw, Virginia --  
investment in bank premises.  
Approved, January 25, 1989.

New York United Jersey Bank / Commercial Trust, Jersey City,  
New Jersey -- investment in bank premises.  
Approved, January 24, 1989.

**CAPITAL STOCK**

Chicago Geneva Bancshares, Inc., Geneva, Illinois --  
redemption of shares.  
Approved, January 27, 1989.

Chicago Hillside Investors, Ltd., Hillside, Illinois  
redemption of shares.  
Returned, January 25, 1989.

Chicago Maynard Savings Bansharescorp, Maynard, Iowa --  
redemption of shares.  
Approved, January 27, 1989.

**CHANGE IN BANK CONTROL**

Kansas City Green City Bancshares, Inc., Green City, Missouri --  
change in bank control.  
Permitted, January 26, 1989.

Boston Village Financial Corporation, Gilford, New Hampshire  
-- change in bank control.  
Permitted, January 27, 1989.

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

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**CHANGE IN BANK CONTROL**

Minneapolis      Walhalla Bank Holding Company, Walhalla, North Dakota  
                         -- change in bank control.  
                         Permitted, January 27, 1989.

**COMPETITIVE FACTORS REPORTS**

Atlanta            Cahaba Bank & Trust, Trussville, Alabama, proposed  
                         acquisition of the assets and assumption of the  
                         liabilities of Sterling Bank, Montgomery, Alabama  
                         -- report on competitive factors.  
                         Submitted, January 27, 1989.

Kansas City        Equality State Bank, Cheyenne, Wyoming, proposed  
                         merger with Equality Bank of Evansville,  
                         Evansville, Wyoming -- report on competitive  
                         factors.  
                         Submitted, January 26, 1989.

Atlanta            First Commercial Bank, Birmingham, Alabama, proposed  
                         purchase of the assets and assumption of the  
                         liabilities of Cahara Bank & Trust, Trussville,  
                         Alabama -- report on competitive factors.  
                         Submitted, January 27, 1989.

Chicago            First of America Bank - Whiteside County, Morrison,  
                         Illinois, proposed merger with Whiteside County  
                         Bank -- report on competitive factors.  
                         Submitted, January 25, 1989.

Chicago            New Holland Farmers Bank, New Holland, Illinois,  
                         proposed merger with NHF Bank -- report on  
                         competitive factors.  
                         Submitted, January 25, 1989.

Richmond          Sovran Bank / Collierville, National Association,  
                         Collierville, Tennessee, proposed merger with First  
                         National Bank of Collierville -- report on  
                         competitive factors.  
                         Submitted, January 23, 1989.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago Warren - Boyton State Bank, New Berlin, Illinois,  
proposed purchase of assets and assumption of the  
liabilities of First State Bank -- report on  
competitive factors.  
Submitted, January 25, 1989.

**EXTENSIONS OF TIME**

Cleveland Citizens Independent Bancorp, Inc., Logan, Ohio --  
extension to April 30, 1989, to acquire The  
Citizens Bank of Logan.  
Granted, January 25, 1989.

Chicago Comerica Incorporated, Detroit, Michigan -- extension  
to April 16, 1989, to engage in consumer financial  
counseling.  
Granted, January 23, 1989.

Cleveland First Bancorporation of Ohio, Akron, Ohio --  
extension to April 28, 1989, to acquire The First  
National Bank, Massillon, Ohio.  
Granted, January 24, 1989.

San Francisco First Interstate Bancorp, Los Angeles, California --  
extension to divest certain property.  
Granted, January 25, 1989.

Atlanta Jackson County Bancorp, Inc., Gainesboro, Tennessee  
-- extension to April 30, 1989, to acquire Jackson  
County Bank.  
Granted, January 24, 1989.

Atlanta Northwest Georgia Financial Corporation, Dallas,  
Georgia -- extension to April 18, 1989, to acquire  
Citizens Guaranty Mortgage Company, and engage de  
novo in mortgage loan activities.  
Granted, January 25, 1989.

Dallas Thompson Financial, Ltd., Fort Worth, Texas --  
extension to May 4, 1989, to acquire Texas Security  
Bancshares, Inc.; Central Bank and Trust; North  
Fort Worth Bank; and First State Bank, Grand  
Prairie, Texas.  
Granted, January 23, 1989.



**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Bank supervisory authorities in the United States --  
sharing of information with United Kingdom  
Securities and Investment Board.  
Approved, November 28, 1988.

ADDITIONS AND CORRECTIONS

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

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**BANK BRANCHES, DOMESTIC**

New York            Chemical Bank, New York, New York -- to establish  
seven branches at the following locations:  
(1) Willkie Farr & Gallagher, One Citicorp Center,  
153 East 53rd Street; (2) Gralla Publications, 1515  
Broadway; (3) The Guardian, 201 Park Avenue South;  
(4) Mary Manning Walsh Home, 1339 York Avenue;  
(5) The Parkway Hospital, 70-35 113th Street;  
(6) Cowen & Company, Financial Square, 32 Old Slip;  
and (7) American Express Travel Related Services,  
770 Broadway.  
Approved, January 16, 1989.

**COMPETITIVE FACTORS REPORTS**

Atlanta            Peachtree National Bank, Peachtree City, Georgia,  
proposed merger with PNB National Bank -- report on  
competitive factors.  
Submitted, January 20, 1989.

Atlanta            Trustmark National Bank, Jackson, Mississippi,  
proposed merger with the Meridian Branches of First  
United Bank, Bay Springs, Mississippi -- report on  
competitive factors.  
Submitted, January 20, 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*	<u>Newspaper</u>  <u>Federal Register</u>	2-13-89  2-13-89
<hr/>		
Institution for Savings in Newburyport and Its Vicinity, Newburyport, Massachusetts -- Change in Control Notification to acquire up to 24.99% of First and Ocean Bancorp, Newburyport, Massachusetts	<u>Newspaper</u>  <u>Federal Register</u>	2-12-89  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	<u>Federal Register</u>	2-27-89
<hr/>		
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	<u>Federal Register</u>	Not Yet Established

SECTION III - APPLICATIONS SUBJECT TO (cont'd)  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Excel Bancorp, Inc., Quincy, Massachusetts - 4(c) (8) application to retain MAC Investment Services, Inc., Braintree, Massachusetts	<u>Federal Register</u>	2-16-89

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

<u>Application</u>
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

Bridge Bancorp, Inc., Bridgehampton, New York to become  
a bank holding company with respect to The Bridgehampton  
National Bank, Bridgehampton, New York.<sup>1/</sup> 2/16/89 <sup>2/</sup>

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

National Westminster Bank PLC, London, England, NatWest  
Holdings Inc., New York, New York and National Westminster  
Bancorp, New York, New York to engage through their  
subsidiary, NatWest Equity Corporation, in making,  
acquiring and servicing commercial loans. N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

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



FEDERAL  
RESERVE BANK OF  
PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

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:	2/16/89

Frankford Trust Company, Horsham, PA 1/  
to acquire 9.65% of voting shares of Dime  
Financial Corp., West Chester, PA pursuant  
to Section 3(a)(3) of the Bank Holding  
Company Act.

Newspaper:	2/20/89
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

None.

1/ Subject to provisions of Community Reinvestment Act.

\*N/A - not yet available.

Applications Bulletin  
For Week Ending January 28, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on January 7, 1989 from Orrville Savings Bank, Orrville, Ohio, for permission to establish a CBCT branch at 600 East Chestnut Street, Orrville, Ohio.

\*February 25, 1989

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Notice of Change in Bank Control on January 12, 1989 from Gene A. Baughman, Paulding, Ohio, applicant intends to acquire an additional 75 shares or 0.55 percent of Oakwood Deposit Bank's total shares outstanding now. Together with Mary Ann Baughman and the Baughman Tile Co., Inc. (A company owned and controlled by Gene Baughman and Mary Ann Baughman), acquisition of these additional shares increases applicant's total holdings of the target from 11.86 percent to 12.41 percent at this time. Applicant further applies to acquire up to 15.00 percent of target's total shares outstanding.

\* Not Yet Known #

1989

Received Section 3(a)(1) application on January 13, 1989 from Commonwealth Trust Bancorp, Inc., Butler, Kentucky, to acquire The Farmers Bank, Butler, Kentucky.

\* N - February 16,

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

Applications Bulletin  
For Week Ending January 28, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) Notification  
on January 24, 1989 from Society  
Corporation, Cleveland, Ohio, for  
permission to engage de novo through a  
proposed wholly-owned subsidiary, Society  
Community Development Corporation,  
in certain loan, investment, and  
community development related  
activities as permitted by Sections  
225.25(b) (1) and 225.25(b) (6) of  
Regulation Y.

Not Yet Known #

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Received request on January 23, 1989 from  
Ohio Citizens Bank, Toledo, Ohio, for  
permission to exceed its limit of investment  
in bank premises permitted under Section 24A  
of the Federal Reserve Act.

Received request on January 23, 1989 from  
Ohio Citizens Bank, Toledo, Ohio, for  
permission to exceed its limit of investment  
in bank premises permitted under Section 24A  
of the Federal Reserve Act.

Received request on January 26, 1989 from  
The Citizens Bank, Strasburg, 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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- # - 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

Central Fidelity Bank, Richmond,  
Virginia, request for permission  
to establish a branch at the  
intersection of Route 122 and  
Route 616, Moneta, Virginia.\*

2-20-89

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 30, 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>
American Bank and Trust of Polk County Lake Wales, Florida To establish a branch at 609 Fedhaven Drive, Fedhaven, Florida, to be known as the Fedhaven Branch.	02-08-89 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CB&T Bancshares, Inc. Columbus, Georgia To merge with International City Bancorp, Inc., Warner Robins, Georgia, and thereby acquire its banking subsidiary, International City Bank, Warner Robins, Georgia.	

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

<u>Application</u>
Banco de Venezuela, S.A.I.C.A. Caracas, Venezuela To change ownership structure of Banco de Venezuela International, Inc., Miami, Florida, an Edge Act Corporation.

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>
Branch	Comerica Bank - Detroit Detroit, Michigan 1) 46420 - 46428 Gratiot, Chesterfield Township, Michigan 2) Southwest corner of Grand River and Drake Farmington, Michigan*	N - 2-9-89
Merger/Branch	Macomb County Bank Richmond, Michigan Clinton Office Branch of First State Bank of East Detroit East Detroit, Michigan*	NP - 1-16-89 FR - **
Membership	Henry County Bank Green Rock, Illinois To become a member of the Federal Reserve System*	NP - ** FR - **
Branch/24A	The Garrett State Bank Garrett, Indiana NE Corner Mill Lake Road & Coldwater Road Fort Wayne, Indiana -- \$907,242*	NP - **

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	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	First National Bankshares, Inc. Logansport, Indiana First Bank of America, Inc. Monticello, Indiana First National Bank of Indiana Monticello, Indiana*	NP - 1-23-89 FR - 1-27-89

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	Northern Trust Corporation Chicago, Illinois Concorde Bank Dallas, National Association Dallas, Texas*	NP - 1-23-89 FR - 1-27-89
Y-2	First State Bancorp, Inc. Harwood Heights, Illinois PB State Bank Harwood Heights, Illinois (in organization)*	NP - 1-26-89 FR - 2-10-89
Y-1	Union Bancorporation Defiance, Iowa Defiance State Bank Defiance, Iowa*	NP - 1-27-89 FR - 2-10-89
Y-2	Financial Services Corporation of the Midwest Rock Island, Illinois Henry County Bank Green Rock, Illinois*	NP - ** FR - **
Y-1	North Central Investment Co., Inc. Corwith, Iowa Farmers State Bank Grafton, Iowa*	NP - ** FR - **
Y-1	West Michigan Financial Corporation Hudsonville, Michigan Bank of Hudsonville Hudsonville, Michigan*	NP - ** FR - **
Y-2	Gore-Bronson Bancorp, Inc. Northbrook, Illinois Bank of Park Forest Park Forest, Illinois*	NP - ** FR - **
Y-1	Huron Community Financial Services, Inc. East Tawas, Michigan Huron Community Bank East Tawas, Michigan*	NP - ** FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice  
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Hasten Bancorp Indianapolis, Indiana Hasten Financial Services, Inc. Indianapolis, Indiana	NP - ** FR - **
Y-4	North Central Investment Co., Inc. Corwith, Iowa North Central Insurance Services Grafton, Iowa	NP - ** FR - **

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

<u>Type</u>	<u>Application</u>
None	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
* Section 3(a)(3) application by Magna Group, Inc., Belleville, Illinois, to acquire Sesser Bancorporation, Inc., Sesser, Illinois	(Newspaper 2-27-89)

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>
Farmers State Bank Viborg, SD To establish a <u>de novo</u> branch in Beresford, South Dakota*	Not yet available

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 Bancshares, Inc., Omaha, NE.	Not yet available
W. E. Schreiber To acquire control of 25.12% of Flathead Holding Company of Big Fork, Big Fork, MT	2-7-89 (Federal Register)
Robert P. Reiter, Jack B. Schaffer, and Keith W. Hein To acquire control of 100% of Balaton Agency, Inc., Balaton, MN	2-9-89 (Federal Register)

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.	2-26-89
Olivia Bancorporation, Inc. Olivia, MN To continue to engage in insurance agency activities in a place with a population not exceeding 5,000.	Not yet available

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\*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>
Adrian Building Corporation Adrian, MN To continue to engage in leasing personal property in affiliated corporation.	Not yet available
Hansen Minnesota, Inc. Freeborn, MN To engage in operating a general insurance agency in a place with a population not exceeding 5,000 through the acquisition of the assets of Freeborn Agency, Inc., Freeborn, MN	Not yet available

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

Application

WestBanco  
West Yellowstone, MT  
To redeem 40.99% of its  
voting shares.

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

Richard F. Nogle and Beverley J. Nogle, Chanute, Kansas, for prior approval to jointly acquire 100 percent ownership interest of Fall River Bankshares, Inc., Fall River, Kansas.

Not Available

Citizens Dimension Bancorp, Inc., Muskogee, Oklahoma, for prior approval to acquire 9.68 percent of the voting shares of Charter Bancshares, Inc., Oklahoma City, Oklahoma, parent of Charter National Bank, Oklahoma City, Oklahoma.\*

Not Available

Steven O'Brate, Andrews, Texas, for approval to retain a 45.95 percent ownership interest in Ingalls Insurance Agency, Inc., Ingalls, Kansas.

Not Available

CMJR Investment, Inc., Lyndon, Kansas, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Lyndon State Bank, Lyndon, Kansas.\*

Not Available

First National Agency, Inc., Exeter, Nebraska, for prior approval to acquire an additional 14 percent of the voting shares of First National Bank of Exeter, Exeter, Nebraska.\*

Not Available

NNB Bancshares, Inc., Gladstone, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Northland National Bank, Gladstone, Missouri.\* Not Available

Kansas Bank Corporation, Liberal, Kansas, for prior approval to merge with Elkhart Financial Company, Elkhart, Kansas, parent of First National Bank of Elkhart, Elkhart, Kansas.\* Not Available

Gus Edwin Malzahn, Perry, Oklahoma, for prior approval to increase his proportionate ownership interest of FNBT Banc Shares, Inc., Perry, Oklahoma, by 5.85 percent to 17.75 percent. Not Available

**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**

Fall River Bankshares, Inc., Fall River, Kansas, for prior approval to redeem 9,500 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 23, 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  
Sam K. Kendrick Testamentary Trust, Dallas, TX  
to acquire an interest in Parker County Bancshares, Inc.,  
Weatherford, TX N/A

Change in Control Notice by  
Douglas Macdonald, Laredo, TX to acquire an interest in  
Southshares, Inc., Laredo, TX N/A

\*Section 3(a)(3) application by  
Texop Bancshares, Inc., Dallas, TX  
to acquire American National Bank of Plano, Plano, TX and  
North Texas Bank, Lewisville, TX 2/9/89

\*Section 3(a)(3) application by  
Texop Bancshares II, Inc., Wilmington, DE  
to acquire American National Bank of Plano, Plano, TX and  
North Texas Bank, Lewisville, TX 2/9/89

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 1/27/89

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

None

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.

Fed. Reg.: Not yet published

First Financial Bancorp, Lodi, California, to engage directly in lending activities to accommodate all legitimate consumers, commercial and real estate loan applications that meet established credit criteria, providing that resources and economic conditions permit.

Fed. Reg.: 2/22/89

U.S. Bancorp, Portland, Oregon, to engage directly in investing in community welfare projects.

Fed. Reg.: Not available

Banque Nationale de Paris, Paris, France, to engage in providing investment or financial advice through Banexi Corporation, Menlo Park, California.

Fed. Reg.: Not available

The Sumitomo Bank, Limited, Osaka, Japan, to engage in unlisted interest rate/currency swap activities.

Fed. Reg.: Not yet published

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

None

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\* Subject to CRA.