

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
BANK OF CLEVELAND

H.2, 1989, No. 9
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending March 4, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Merchants National Corporation, Indianapolis, Indiana
-- order granting relief from commitments regarding
insurance agency activities of subsidiary banks.
Approved, February 27, 1989.

PNC Financial Corp., Pittsburgh, Pennsylvania -- to
acquire Bank of Delaware Corporation, Wilmington,
Delaware.
Approved, February 27, 1989.

Public Bank Holding Company, Inc., Wilmington,
Delaware -- to acquire The First Women's Bank, New
York, New York.
Approved, February 27, 1989.

Westpac Banking Corporation, Sydney, Australia -- to
engage in underwriting and dealing in
mortgage-related securities, municipal revenue
bonds, commercial paper and consumer-related
securities to a limited extent through Westpac
Pollock Government Securities, Inc., New York, New
York.
Approved, March 1, 1989.

BOARD OPERATIONS

Legal Division -- appointment of J. Virgil Mattingly,
Jr. as General Counsel.
Approved, February 27, 1989.

FORMS

Notification of Foreign Branch Status (FR 2058) --
extension.
Approved, March 1, 1989.

INTERNATIONAL OPERATIONS

Bank of Boston Corporation, Boston, Massachusetts --
to acquire Asegurar, S.A., Buenos Aires, Argentina,
and Asegurar Seguros de Retiro S.A.
Approved, February 27, 1989.

Hongkong and Shanghai Banking Corporation, Hong Kong
-- to make an additional investment in Equator
Limited, Hartford, Connecticut.
Permitted, March 1, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

RESERVE BANK SERVICES

Pricing Policy Committee -- appointment of James R. Bowen and Robert W. Eisenmenger as members.
Approved, February 27, 1989.

TESTIMONY AND STATEMENTS

Economic policy in the context of broad objectives -- statement by Chairman Greenspan before the Senate Committee on the Budget, February 28, 1989.
Published, February 28, 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

Richmond	Bank of Hampton Roads, Chesapeake, Virginia -- to establish a branch 838 East George Washington Highway. Approved, March 3, 1989.
Atlanta	First Community Bank of Orange City, Orange City, Florida -- to establish a branch at 140 S. Spring Garden Avenue, Deland, Florida. Approved, February 27, 1989.
Atlanta	First Gulf Bank, Gulfport, Florida -- to establish a branch at 6025 Fourth Street, North, St Petersburg, Florida. Approved, March 3, 1989.
Cleveland	Orrville Savings Bank, Orrville, Ohio -- to establish a branch at 600 East Chestnut Street. Approved, February 27, 1989.
Cleveland	Provident Bank, Cincinnati, Ohio -- to establish CBCT branches at 6725 State Route 132, Goshen; and 11390 Montgomery Road, Cincinnati, Ohio. Approved, February 27, 1989.

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

BANK HOLDING COMPANIES

Minneapolis	Adrian Building Corporation, Adrian, Minnesota -- to continue to engage in leasing computer equipment to Adrian Insurance Company. Permitted, February 27, 1989.
Atlanta	Alabama National Bancorporation, Shoal Creek, Alabama -- to acquire Bank of Alabama, Fultondale, Alabama. Approved, March 1, 1989.
Atlanta	American Banks of Florida, Inc., Jacksonville, Florida, and Employee Stock Ownership Plan and Trust -- commitment. Waived, February 28, 1989.
General Counsel	Bank of Boston Corporation, Boston, Massachusetts -- petition for reconsideration of Board's approval of application to acquire BankVermont Corporation, Burlington, Vermont. Denied, February 28, 1989.
San Francisco	Banque Nationale de Paris, Paris, France -- to engage de novo providing investment advice through Banexi Corporation, Menlo Park, California. Approved, February 26, 1989.
Atlanta	CB&T Bancshares, Inc., Columbus, Georgia -- to engage in brokerage and investment advisory services through Calumet Financial Associates, Inc. Permitted, February 27, 1989.
Kansas City	CMJR Investments, Inc., Lyndon, Kansas -- to acquire Lyndon State Bank. Approved, March 1, 1989.
Minneapolis	Dickinson Bancorporation, Inc., Dickinson, North Dakota -- to acquire Liberty National Bank and Trust Company. Approved, March 2, 1989.
Kansas City	Drake - Lyman Bancshares, Inc., Sheridan, Wyoming -- to engage de novo in insurance agency activities through Sheridan National Agency, Inc. Permitted, March 3, 1989.

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

BANK HOLDING COMPANIES

Boston	Excel Bancorp, Inc., Quincy, Massachusetts -- to retain MAC Investment Services, Inc., Braintree, Massachusetts. Withdrawn, March 3, 1989.
Richmond	Financial Future Corporation, Ceredo, West Virginia -- to acquire First Bancorp of Wayne, Inc., Sprague, West Virginia. Approved, February 28, 1989.
Cleveland	First Commonwealth Financial Corporation, Indiana, Pennsylvania, and S&T Bancorp, Inc. -- to engage de novo in credit related insurance through Commonwealth Trust Credit Life Insurance Company, Phoenix, Arizona. Permitted, March 3, 1989.
Chicago	First State Bancorp, Inc., Harwood Heights, Illinois -- to engage de novo in lending activities. Returned, March 2, 1989.
Chicago	Fostoria Bankshares, Inc., Fostoria, Iowa -- to acquire Farmers Savings Bank. Approved, March 1, 1989.
Philadelphia	Frankford Corporation, Horsham, Pennsylvania -- to acquire Dime Financial Corp., West Chester, Pennsylvania. Approved, February 27, 1989.
New York	Fuji Bank, Limited, Tokyo, Japan -- to engage de novo in certain nonbanking activities through Fuji Capital Markets Corporation, New York, New York. Permitted, February 28, 1989.
St. Louis	Magna Group, Inc., Belleville, Illinois -- to acquire Sesser Bancorporation, Inc., Sesser, Illinois, and Bank of Sesser. Approved, March 1, 1989.
Minneapolis	Michael Bancorporation, Inc., Minneapolis, Minnesota -- to acquire Summit National Bank of St. Paul, St. Paul, Minnesota. Approved, March 1, 1989.

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

BANK HOLDING COMPANIES

Cleveland	Mid Am, Inc., Bowling Green, Ohio -- to acquire FBC Bancshares, Inc., Lakeview, Ohio. Approved, February 28, 1989.
St. Louis	Peoples Community Bancorporation, Inc., Bloomsdale, Missouri -- to acquire Bank of Bloomsdale. Approved, March 3, 1989.
Cleveland	Society Corporation, Cleveland, Ohio -- to engage de novo in certain community development and lending activities through Society Community Development Corporation. Permitted, March 3, 1989.
Dallas	Texop Bancshares, Inc., Dallas, Texas, and Texop Bancshares II, Inc., Wilmington, Delaware -- to acquire North Texas Bank, Lewisville, Texas, and American National Bank of Plano, Plano, Texas. Approved, March 1, 1989.
Chicago	Tompkins Bancorp, Inc., Avon, Illinois -- to acquire Tompkins State Bank. Approved, February 27, 1989.

BANK MERGERS

Secretary	Sovran Bank/Chattanooga, Chattanooga, Tennessee -- to merge with First Bank of Marion County, South Pittsburgh, Tennessee. Approved, March 1, 1989.
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BANK PREMISES

Minneapolis	Central Savings Bank, Sault Ste. Marie, Michigan -- investment in bank premises. Approved, March 3, 1989.
Atlanta	United Bank of Pinellas, St. Petersburg, Florida -- investment in bank premises. Approved, February 27, 1989.

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

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

San Francisco Earth Technology Corporation, Long Beach, California
-- deregistration statement.
Approved, March 1, 1989.

CAPITAL STOCK

Chicago First Forest Park Corporation, Forest Park, Illinois
-- redemption of shares.
Approved, February 27, 1989.

CHANGE IN BANK CONTROL

Minneapolis Chouteau County Bancshares, Inc., Fort Benton,
Montana -- change in bank control.
Permitted, March 3, 1989.

Dallas Coleman Bancshares, Inc., Coleman, Texas -- change in
bank control.
Returned, March 1, 1989.

Dallas Community Bancorporation, Inc., Bellville, Texas --
change in bank control.
Permitted, March 3, 1989.

San Francisco Crown Bancorp, Coronado, California -- change in bank
control.
Permitted, March 3, 1989.

Kansas City Fidelity Banc Corporation, Dodge City, Kansas --
change in bank control.
Permitted, March 2, 1989.

Atlanta FirstBanc Holding Company, Inc., Robertsdale, Alabama
-- change in bank control.
Withdrawn, February 28, 1989.

Kansas City Front Range Capital Corporation, Lafayette, Colorado
-- change in bank control.
Permitted, March 1, 1989.

Dallas Lamesa National Corporation, Lamesa, Texas -- change
in bank control.
Permitted, February 27, 1989.

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

CHANGE IN BANK CONTROL

Dallas	Sun Belt Bancshares Corporation, Conroe, Texas -- change in bank control. Returned, March 1, 1989.
Kansas City	Tulbancorp, Inc., Tulsa, Oklahoma -- change in bank control. Permitted, March 3, 1989.

COMPETITIVE FACTORS REPORTS

Atlanta	American National Bank of Brunswick, Brunswick, Georgia, proposed merger with American Bank of Southeast Georgia, Kingsland, Georgia -- report on competitive factors. Submitted, February 28, 1989.
Minneapolis	Bank Excelsior, Excelsior, Minnesota, proposed merger with Excelsior Interim Bank, N.A. -- report on competitive factors. Submitted, March 2, 1989.
Minneapolis	Bank North, Crystal, Minnesota, proposed merger with North Interim Bank, National Association -- report on competitive factors. Submitted, March 2, 1989.
Chicago	Bank of Hudsonville, Hudsonville, Michigan, proposed merger with Hudsonville Interim Bank -- report on competitive factors. Submitted, March 3, 1989.
Minneapolis	Bank Wayzata, Wayzata, Minnesota, proposed merger with Wayzata Interim Bank, National Association -- report on competitive factors. Submitted, March 2, 1989.
Cleveland	Citizens Fidelity (Ohio), National Association, Cincinnati, Ohio, proposed merger with The Central Trust Company, National Association -- report on competitive factors. Submitted, March 2, 1989.

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

COMPETITIVE FACTORS REPORTS

Dallas **First Consolidated Bank - Ferris, Ferris, Texas, proposed merger with First Consolidated Bank Pleasant Run Road at I-35, N.A., Lancaster, Texas -- report on competitive factors. Submitted, February 28, 1989.**

Philadelphia **First National Bank of Jessup, Jessup, Pennsylvania, proposed merger with The First National Bank of Jermyrn, Jermyrn, Pennsylvania -- report on competitive factors. Submitted, February 28, 1989.**

Atlanta **Jefferson National Bank of Sunny Isles, North Miami Beach, Florida, proposed merger with Jefferson Bank, Hollywood, Florida -- report on competitive factors. Submitted, February 28, 1989.**

Dallas **Troup Bank & Trust Company, Troup, Texas, proposed merger with City National Bank of Kilgore, Kilgore, Texas -- report on competitive factors. Submitted, February 28, 1989.**

EXTENSIONS OF TIME

Richmond **1st Carolina Bancshares, Ltd., Charleston, South Carolina -- extension to May 28, 1989, to acquire 1st Carolina Bank, N.A. Granted, February 27, 1989.**

San Francisco **First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, February 27, 1989.**

Richmond **Mountain - Valley Bancshares, Inc., Parsons, West Virginia -- extension to April 27, 1989, to acquire The First National Bank of Parsons. Granted, February 27, 1989.**

Boston **Peoples Bancorp of Worcester Inc., Worcester, Massachusetts -- extension to June 16, 1989, to redeem shares. Granted, March 3, 1989.**

New York **United Jersey Bank, Hackensack, New Jersey -- extension to June 5, 1989, to merge with United Jersey Bank / Wood Ridge National, Woodridge, New Jersey. Granted, March 1, 1989.**

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FEBRUARY 26, 1989 TO MARCH 3, 1989

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

REGULATIONS AND POLICIES

- Director, C&CA Regulation B -- update of official staff commentary.
Approved, March 3, 1989.
- Director, C&CA Regulation E -- update of official staff commentary,
including disclosure requirements applicable when
consumers preauthorize direct deposit of Social
Security and other federal government checks.
Approved, March 3, 1989.
- Director, C&CA Regulation Z -- update of official staff commentary;
additional commentary which interprets the Board's
uniform rule for disclosures about adjustable-rate
mortgages.
Approved, March 3, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

REGULATIONS AND POLICIES

Rules Regarding Delegation of Authority -- delegation to the General Counsel of the authority to decide requests for director interlocks for diversified savings and loan holding companies (Docket R-0662). Approved, February 15, 1989.

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

BANK HOLDING COMPANIES

Atlanta	First Brundidge Bancshares, Inc., Brundidge, Alabama -- to engage de novo in insurance activities through First Brundidge Insurance Agency, Inc. Permitted, February 24, 1989.
Chicago	First Wisconsin Corporation, Milwaukee, Wisconsin -- to engage de novo in investment advisory services through First Wisconsin Asset Management, Inc. Withdrawn, February 23, 1989.
Boston	Fleet / Norstar Financial Group, Inc., Providence, Rhode Island -- to engage de novo in collection agency activities through Fleet / Norstar Asset Management Corporation. Approved, February 25, 1989.

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

John A. Kaneb, Chelsea,
Massachusetts - Change
in Control notification
to acquire 10.56% of the
voting shares of Newworld
Bancorp, Inc., Boston,
Massachusetts, and thereby
indirectly acquire Newworld
Bank for Savings, Boston,
Massachusetts

Newspaper

3-09-89

Federal Register

3-10-89

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

Chemical Bank, New York, New York to establish a branch
at Guy Carpenter & Co., Inc., Two World Trade Center,
New York, New York. 1/ 3/27/89

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Compagnie Financiere de Suez and Banque Indosuez, both
of Paris, France to engage through their subsidiaries,
Daniel Breen & Co. L.P. and Breen Trust Company, both
of Houston, Texas, in investment advisory and trust
activities. 3/24/89

Barclays PLC and Barclays Bank PLC, both of London,
England, and Barclays U.S.A. Inc., Wilmington,
Delaware to engage through their subsidiary, Barclays
de Zoete Wedd Government Securities, Inc., in under-
writing and dealing, to a limited extent, in all types
of debt securities. 3/27/89

SECTION IV

Applications Not Involving
Public Comment

Manufacturers Hanover Corporation, New York, New York to
make an investment in the voting stock of Magellan
International Nitrogen Company, Ltd., Cayman Islands.

Citibank Overseas Investment Corporation, New Castle,
Delaware to make an additional investment in Citicorp
Scrimgeour Vickers Australia Limited, Melbourne,
Australia.

1/ Subject to provisions of Community Reinvestment Act.



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

Orrstown Financial Services, Inc., Orrstown, 1/
PA to acquire 18.39% of voting shares of
Farmers National Bank of Newville, Newville,
PA pursuant to Section 3(a)(3) of the Bank
Holding Company Act.

Newspaper:	3/25/89
Federal Register:	3/23/89

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

Citizens and Northern Corporation, Ralston, PA
to acquire from its bank subsidiary Bucktail
Life Insurance Company, Phoenix, Arizona
pursuant to Section 4(c)(8) of the Bank
Holding Company Act.

3/20/89

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.

FEDERAL RESERVE BANK
OF CLEVELAND
P. O. BOX 6387
CLEVELAND, OHIO 44101

Applications Bulletin
For Week Ending March 4, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on March 1, 1989
from The Croton Banking Company, Croton,
Ohio, for permission to establish a branch
at Stringtown Road, Grove City, Ohio.

* Not Yet Known #

Received application on March 2, 1989
from The Fifth Third Bank, Cincinnati, Ohio,
for permission to establish a branch at 6120
S. Gilmore, Fairfield, Ohio.

* April 2, 1989

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

Received Section 3(a)(3) application on
March 3, 1989 from The National Bancorp
of Kentucky, Lexington, Kentucky, to
acquire National Bank & Trust Company of
Paris, Paris, Kentucky.

* March 25, 1989

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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 CLEVELAND
P.O. BOX 6387
CLEVELAND, OHIO 44101

Applications Bulletin
For Week Ending March 4, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c)(8) Notification on March 24, 1989
February 22, 1989 from Banc One Corporation
Columbus, Ohio, to engage in making, acquiring,
and servicing loans or other extensions of credit
pursuant to Section 225.25(b)(1) of Regulation Y
through a wholly-owned subsidiary, Banc One
Mezzanine Capital Corporation, Milwaukee, Wisconsin.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Received request on February 28, 1989 from
The Citizens-State 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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- * - Subject to CRA
 - # - Expected to end approximately 30 days from the date of receipt
 - N - Newspaper Comment Period
 - F - Federal Register Comment Period

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
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CB&T Clarksburg Corp., Fairmont, West Virginia, for prior approval to become a bank holding company through the acquisition of Community Bank & Trust of Harrison County, Clarksburg, West Virginia.*	3-31-89
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CB&T Financial Corp., Fairmont, West Virginia, and CB&T Clarksburg Corp., Fairmont, West Virginia, for prior approval to merge with Consolidated Banc Shares, Inc., Clarksburg, West Virginia, and acquire its subsidiary bank, The Lowndes Bank, Clarksburg, West Virginia.*	3-31-89
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Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
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United Financial Banking Companies, Inc., Vienna, Virginia, request for permission to organize two community development organizations.	
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Section IV - Applications Not Subject to
Federal Register Notice or Newspaper Notice

Application

C.R.N.B. Shares, Inc., Richwood, West Virginia, to purchase more than 10% of its own stock.

*Application is subject to CRA.

March 6, 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 Pinellas County St. Petersburg, Florida To establish a branch at 1550 U.S. Highway 19, North, Palm Harbor, Florida, to be known as the Palm Harbor Branch.	03-30-89 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Ponte Vedra Banking Corporation Ponte Vedra Beach, Florida 1-BHC formation, Ponte Vedra National Bank, Ponte Vedra Beach, Florida (in organization).	
Golden Isles Financial Holdings, Inc. Brunswick, Georgia 1-BHC formation, The First Bank of Brunswick, Brunswick, Georgia (in organization).	
Lanier Bankshares, Inc. Gainesville, Georgia 1-BHC formation, Lanier National Bank, Gainesville, Georgia (in organization).	03-16-89 Federal Register
PNB Bankshares, Inc. Peachtree City, Georgia 1-BHC formation, Peachtree National Bank, Peachtree City, Georgia.	03-16-89 Federal Register
Merchants & Farmers Bancshares Leesville, Louisiana Change in control by Deloy C. Ross to retain 3.54 percent of the outstanding shares that increased his total ownership to 19.04 percent (after-the-fact).	03-20-89 Newspaper

March 6, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

Section III - Applications Subject To
Federal Register Notice Only

Application

Comment Period Ending Date

Southeast Banking Corporation

Miami, Florida

To acquire Cobb Partners Financial, Inc., Boca Raton, Florida, and engage in mortgage banking activities, pursuant to section 225.25(b) (1) 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>
Merger/ Branch	Macomb County Bank Richmond, Michigan First State Bank of East Detroit East Detroit, Michigan 44990 Groesbeck 68225 Main Street*	N - 2-23-89
Branch	Marine Bank of Bloomington-Normal Bloomington, Illinois 211 Block N. Main Street Bloomington, Illinois*	N - 2-28-89
Merger	Kent City State Bank Kent City, Michigan Sparta Branch of Primebank Federal Savings Bank Grand Rapids, Michigan*	N - 2-20-89
Branch	First of America Bank-Northern Indiana Cheboygan, Michigan 1111 U.S. 31 North Petoskey, Michigan*	N - **
Branch	First of America Bank-Northern Indiana Cheboygan, Michigan 401 Bay Street Petoskey, Michigan*	N - **
Branch	First of America Bank-Northern Indiana Cheboygan, Michigan 838 Petoskey Avenue Charlevoix, Michigan*	N - **
Merger	First of America Bank-Northern Indiana Cheboygan, Michigan First of America Bank-Petoskey, National Association Petoskey, Michigan*	N - **
Branch	Bank One, Sturgis Sturgis, Michigan Campus of Western Michigan University Kalamazoo, Michigan*	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-1	Lawrence L. Osborn Scholarship Trust Veedersburg, Indiana The Veedersburg State Bank Veedersburg, Indiana*	FR - ** N - 3-23-89
Y-1	Deerfield Financial Corporation Madison, Wisconsin Bank of Deerfield Deerfield, Wisconsin*	FR - 3-13-89 N - 3-11-89
Y-1	Veedersburg Bank Corporation Veedersburg, Indiana The Veedersburg State Bank Veedersburg, Indiana*	FR - 1-13-89 N - 3-23-89
Y-1	Farmers Savings Bank, Trustee of Farmers Savings Bank West Union, Iowa The Farmers Savings Bank West Union, Iowa*	FR - 1-23-89 N - 3-24-89
Y-2	Gore-Bronson Bancorp, Inc. Northbrook, Illinois Bank of Park Forest Park Forest, Illinois*	FR - 2-24-89 N - 3-16-89
Y-1	Bloomfield Hills Bancorp, Inc. Bloomfield Hills, Michigan The Bank of Bloomfield Hills Bloomfield Hills, Michigan (in organization)*	FR - 3-13-89 N - 2-24-89
Y-2	Fort Wayne National Corporation Fort Wayne, Indiana FN Bancorp Warsaw, Indiana First National Bank of Warsaw Warsaw, Indiana*	FR - 3-16-89 N - **
Y-1	Iowa Financial Bancorporation Minneapolis, Minnesota First National Bank of Oelwein Oelwein, Iowa BP Corporation Minneapolis, Minnesota Iowa State Savings Bank Clinton, Iowa*	FR - 3-16-89 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	Michigan National Corporation Farmington Hills, Michigan Bloomfield Hills Bancorp, Inc. Bloomfield Hills, Michigan The Bank of Bloomfield Hills Bloomfield Hills, Michigan (in organization)*	FR - 3-13-89 N - 2-28-89
Y-2	Oelwein Bancorporation Minneapolis, Minnesota BP Corporation Minneapolis, Minnesota Iowa State Savings Bank Clinton, Iowa*	FR - 3-16-89 N - **
Y-1	PWB Bancshares, Inc. Crivitz, Wisconsin Pembine-Wausaukee Bank Crivitz, Wisconsin*	FR - 3-13-89 N - 3-8-89
CoC-HC	Pioneer Development Company Sergeant Bluff, Iowa James W. Miller & Theodore G. Saltzman, Jr.	FR - ** N - **

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Metrocorp, Inc. East Moline, Illinois Metrocorp Appraisals, Inc. East Moline, Illinois	FR - 3-10-89
Y-4	First Chicago Corporation Chicago, Illinois Morgan Shareholder Services Trust Company New York, New York	FR - 3-13-89
Y-4	Merchants and Manufacturers Bancorporation, Inc. Milwaukee, Wisconsin Lincoln Neighborhood Redevelopment Corporation Milwaukee, Wisconsin	FR - 3-17-89

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>
Y-4	Kerndt Bank Services, Inc. Lansing, Iowa Kerndt Brothers Agency, Inc. Lansing, Iowa	FR - **
4(c)(8)	Star Financial Group, Inc. Marion, Indiana Star Trust Company Marion, Indiana	FR - **
Y-4	Continental Bank Corporation Chicago, Illinois Continental Capital Markets Corporation Chicago, Illinois	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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

<u>Application</u>	<u>Comment Period Ending Date</u>
Section 4(c)(8) notification by Grenada Sunburst System Corporation, Grenada, Mississippi, to continue to engage in the sale, as agent, of insurance directly related to extensions of credit made by its subsidiaries, limited to ensuring the repayment of a loan in the event of the death, disability, or involuntary unemployment of the debtor through its wholly-owned subsidiary, Sunburst Financial Services, Inc., Jackson, Mississippi	(Not available)

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

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>
Peoples Bankshares, Inc. Parshall, ND To acquire Peoples Bank and Trust Parshall, ND*	3-13-89 (Federal Register)
JDOB, Inc. Naples, FL To acquire the First State Bank New Germany, MN	3-23-89 (Federal Register)
Thompson Insurance, Inc. Englewood, CO To acquire the Basin State Bank Stanford, MT	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Bank System, Inc. Minneapolis, MN To engage <u>de novo</u> in making and servicing loans for its own account.	March 17, 1989

*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>
Norwest Corporation, Minneapolis, MN, & Norwest Financial Services, Inc., and Norwest Financial, Inc., Des Moines, IA To engage in providing data processing and communication services to the con- sumer finance industry through the ac- quisition of substantially all the assets and assumption of substantially all the liabilities of Action Data Ser- vices, St. Louis, MO.	Not yet available
BancMidwest Corporation St. Paul, MN To engage <u>de novo</u> in providing data processing services to others through BancMidwest Data Services, Center City, MN.	Not yet available

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

Application

None.

Federal Reserve Bank of Kansas City

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING DATE

F.N.B.A. Holding Co., Inc., Destin, Florida, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Arvada, Arvada, Colorado.*	Not Available
American National Corporation, Omaha, Nebraska, for prior approval to acquire 99 percent of the voting shares of American National Bank of Sarpy County, Papillion, Nebraska, a <u>de novo</u> bank.*	Not Available
Dr. Robert Tobin, St. Joseph, Missouri, for prior approval to increase his proportionate ownership interest in Galleria Bank, Overland Park, Kansas, by 1.56 percent to 18.05 percent.	Not Available
Widmer Bancshares, Inc., Salisbury, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Merchants and Farmers Bank, Salisbury, Missouri.*	Not Available
Gary Proffitt, J. E. Brock, Bill Ball, and Russell Wilkey, all of Sterling, Kansas, for prior approval to increase each of their proportionate ownership interest in Quivira Bancshares, Inc., Sterling, Kansas, by 1.20 percent to 16.28 percent.	Not Available

Federal Reserve Bank of Kansas City

Rudolph E. Farber, Neosho, Missouri, for prior approval to increase his proportionate ownership interest in Anderson Bancshares, Inc., Neosho, Missouri, by .92 percent to 25.47 percent.	Not Available
Commerce Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 21 percent of the voting shares of First Bankers Trustshares, Inc., Quincy, Illinois.*	March 20, 1989
Country Bank Shares, Inc., Milford, Nebraska, for prior approval to become a bank holding company through the acquisition of 81 percent of the voting shares of Farmers & Merchants Bank, Milford, Nebraska.*	March 20, 1989
Robert H. Straton, Kansas City, Missouri, for approval to retain his proportionate ownership interest in Pembroke Bancshares, Kansas City, Missouri, of 39.84 percent.	March 15, 1989
Carl D. Wooldridge and Marsha L. Wooldridge, Wilburton, Oklahoma, for prior approval to increase their proportionate ownership interest in First Latimer Corp., Inc., Wilburton, Oklahoma, by 85.37 percent to 100 percent.	March 15, 1989
Farmers Bancshares, Inc., Maysville, Missouri, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Farmers Bank of Maysville, Maysville, Missouri.*	March 17, 1989

Federal Reserve Bank of Kansas City

NorCentral Bancshares, Inc.,
Portis, Kansas, for prior approval
to become a bank holding company
through the acquisition of 100
percent of the voting shares of The
First State Bank, Portis, Kansas.*

March 17, 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

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF FEBRUARY 27, 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

*Section 3(a)(1) application by
City Bancorp, Inc., Wellington, TX to acquire
Security Bankshares, Inc., Wellington, TX;
Security State Bank, Hedley, TX; and City State Bank in
Wellington, Wellington, TX

89/03/20

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
PSB Financial Corporation, Many, LA, to engage in tax
planning services

N/A

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

APPLICATION

Notice by Lamesa National Corporation, Lamesa, TX
to redeem 364 shares of its common stock

* 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 3/03/89

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch at 840 E. Twain, #133, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available

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

Phillip Rocco, Santa Ana, California, to increase his ownership from 12.18 percent to 26 percent of California City Bancorp, Orange, California.	<u>Newspaper:</u> 3/03/89 <u>Fed. Reg.:</u> 3/17/89
First Bancorp, Inc., Ketchikan, Alaska, to acquire First Bank, Ketchikan, Alaska. *	<u>Newspaper:</u> 3/10/89 <u>Fed. Reg.:</u> 3/09/89
Bancomer SNC, et al, Mexico City, Mexico, to acquire Executive National Bank, San Antonio, Texas. *	<u>Newspaper:</u> 3/06/89 <u>Fed. Reg.:</u> 3/21/89
George A. Walker, Murietta, California, to increase his ownership from 14.2 to over 25 percent of California City Bancorp, Orange, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

Standard Chartered PLC, London, England, to engage in the purchase and sale of platinum coins through 95 percent ownership in Mocatta Metals Corporation, New York, N.Y.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.