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ANNOUNCEMENT H.2, 1989, No. 14
APR 21 9 40 AM '89
BOARD OF GOVERNORS of the Board, its Staff, and
OF THE FEDERAL RESERVE the Federal Reserve Banks;
FEDERAL RESERVE SYSTEM Applications and Reports Received
BANK OF CLEVELAND During the Week Ending April 8, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

National Bank of Washington, Washington, D.C. -- to establish an Edge corporation, NBW International Banking Corporation, Miami, Florida.

Approved, April 5, 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

Atlanta Central Bank of the South, Birmingham, Alabama -- to relocate the office at 1424 Forestdale Boulevard, Forestdale, Alabama, to the intersection of New Bankhead Highway with Walker Road, and Forestwood Drive.
Approved, April 5, 1989.

Cleveland Croton Banking Company, Croton, Ohio -- to establish a branch at Stringtown Road, Grove City, Ohio.
Approved, April 3, 1989.

Minneapolis Farmers State Bank, Viborg, South Dakota -- to establish a branch in Beresford, South Dakota.
Approved, April 6, 1989.

Cleveland Fifth Third Bank, Columbus, Ohio -- to establish a branch at 6120 South Gilmore, Cincinnati, Ohio.
Approved, April 4, 1989.

BANK HOLDING COMPANIES

Cleveland Banc One Corporation, Columbus, Ohio -- to engage de novo in lending activities nationwide through Banc One Mezzanine Capital Corporation, Milwaukee, Wisconsin.
Permitted, April 3, 1989.

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

BANK HOLDING COMPANIES

St. Louis	City Bancorp, Inc., Murphysboro, Illinois -- to continue to engage in underwriting credit related insurance through Carboro, Ltd. Permitted, April 3, 1989.
Secretary	Commerce Bancshares, Inc., Kansas City, Missouri -- to acquire First Bankers Trustshares, Inc., Quincy, Illinois. Approved, April 7, 1989.
St. Louis	Community Financial Bancorp, Inc., Maysville, Kentucky -- to acquire Farmers State Bank, Warsaw, Kentucky. Approved, April 7, 1989.
Kansas City	First National Insurance Agency, Inc., Exeter, Nebraska -- to acquire additional shares of First National Bank in Exeter. Approved, April 4, 1989.
Richmond	First United Corporation, Oakland, Maryland -- to engage de novo in underwriting credit related insurance through Oakfirst Life Insurance Corporation, Phoenix, Arizona, nationwide. Permitted, April 5, 1989.
Chicago	Gore - Bronson Bancorp, Inc., Northbrook, Illinois -- to acquire Bank of Park Forest, Park Forest, Illinois. Returned, April 3, 1989.
Dallas	Greater Southwest Bancshares, Inc. ESOP & T, Irving, Texas -- to acquire Bank of the West. Returned, April 7, 1989.
Chicago	Illini Community Bancorp, Inc., Springfield, Illinois -- to acquire shares of First Security Bank, Mackinaw, Illinois. Returned, April 6, 1989.
Atlanta	Indian River Banking Company, Vero Beach, Florida -- to acquire Indian River National Bank. Approved, April 5, 1989.

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

BANK HOLDING COMPANIES

Kansas City	Louisville Company, Louisville, Nebraska -- to retain Home State Insurance Agency, Inc., and engage in insurance agency activities. Approved, April 4, 1989.
St. Louis	MGB Bancshares, Inc., Mulberry Grove, Illinois -- to acquire First National Bank of Mulberry Grove. Approved, April 3, 1989.
Kansas City	NorCentral Bancshares, Inc., Portis, Kansas -- to acquire The First State Bank. Withdrawn, April 7, 1989.
Cleveland	North East Bancshares, Inc., North East, Pennsylvania -- to acquire The National Bank of North East. Approved, April 6, 1989.
Chicago	Northern Trust Corporation, Chicago, Illinois -- to engage de novo in securities services. Returned, April 4, 1989.
Chicago	Northern Trust Corporation, Chicago, Illinois -- to acquire IDA Asset Management Systems, Inc., San Jose, California, and engage in data processing activities. Approved, April 5, 1989.
Philadelphia	Orrstown Financial Services, Inc., Orrstown, Pennsylvania -- to acquire Farmers National Bank of Newville, Newville, Pennsylvania. Approved, April 4, 1989.
Philadelphia	Regent Bancshares, Corp., Cherry Hill, New Jersey -- to acquire Regent National Bank, Philadelphia, Pennsylvania. Approved, April 7, 1989.
Chicago	Star Financial Group, Inc., Marion, Indiana -- to engage de novo in trust activities through Star Trust Company. Approved, April 7, 1989.

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

BANK HOLDING COMPANIES

San Francisco Tokai Bank, Limited, Nagoya, Japan -- to expand activities of Master Lease Corporation, Bala Cynwyd, Pennsylvania, to include making and servicing loans, worldwide, and to continue to engage in leasing activities, and expand those activities worldwide.
Permitted, April 8, 1989.

Richmond United Financial Banking Companies, Inc., Vienna, Virginia -- to engage de novo in community development activities through two community development corporations in Vienna, Virginia.
Permitted, April 6, 1989.

BANK PREMISES

St. Louis Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises.
Approved, April 5, 1989.

Kansas City Century Bank - Sterling, Sterling, Colorado -- investment in bank premises.
Approved, April 3, 1989.

Minneapolis Farmers State Bank, West Concord, Minnesota -- investment in bank premises.
Approved, April 6, 1989.

St. Louis First Exchange Bank of Madison County, Fredericktown, Missouri -- investment in bank premises.
Approved, April 4, 1989.

Chicago Fort Madison Bank & Trust Co., Fort Madison, Iowa -- investment in bank premises.
Approved, April 4, 1989.

Chicago NBD Park Ridge Bank, Park Ridge, Illinois -- investment in bank premises.
Approved, April 4, 1989.

Cleveland Ohio Citizens Bank, Toledo, Ohio -- investment in bank premises.
Approved, April 6, 1989.

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

BANKS, STATE MEMBER

Kansas City BancFirst, Oklahoma City, Oklahoma -- payment of a dividend.
Approved, April 7, 1989.

CAPITAL STOCK

Chicago Amalgamated Investments Company, Chicago, Illinois -- redemption of shares.
Approved, April 7, 1989.

Richmond C.R.N.B. Shares, Inc., Richwood, West Virginia -- redemption of shares.
Approved, April 3, 1989.

Boston Regional Bancorp, Inc., Medford, Massachusetts redemption of shares.
Approved, April 3, 1989.

CHANGE IN BANK CONTROL

San Francisco Guardian Bancorp, Salt Lake City, Utah -- change in bank control.
Permitted, April 4, 1989.

Kansas City Limestone Bancshares, Inc., Sand Springs, Oklahoma -- change in bank control.
Permitted, April 7, 1989.

Kansas City Louisville Company, Louisville, Nebraska -- change in bank control.
Permitted, April 7, 1989.

Atlanta North Florida Bank Corporation, Madison, Florida -- change in bank control.
Permitted, April 5, 1989.

Atlanta Wathall Capital Group, Ltd., Tylertown, Mississippi -- change in bank control.
Permitted, April 5, 1989.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Americana Bank, Edina, Minnesota, proposed acquisition of certain assets and assumption of certain deposit liabilities of Resource Bank & Trust, Minnetonka, Minnesota -- report on competitive factors. Submitted, April 5, 1989.
Atlanta	Bank of Jefferson County, Louisville, Georgia, proposed merger with Jefferson Interim, Inc., -- report on competitive factors. Submitted, April 7, 1989.
Boston	Bank of New England - Essex, Peabody, Massachusetts, proposed merger with Bank of New England - North, National Association, Lowell, Massachusetts -- report on competitive factors. Submitted, April 6, 1989.
Boston	Bank of New England - North, National Association, Lowell, Massachusetts, proposed acquisition of assets and assumption of the liabilities of seventeen offices of Bank of New England, National Association, Boston, Massachusetts -- report on competitive factors. Submitted, April 6, 1989.
St. Louis	Boatmen's Bank of Cape Girardeau, Cape Girardeau, Missouri, proposed merger with Centerre Bank of Cape Girardeau National Association -- report on competitive factors. Submitted, April 5, 1989.
Atlanta	Commercial Bank and Trust Company, Franklin, Louisiana, proposed merger with First National Bank of Abbeville, Abbeville, Louisiana -- report on competitive factors. Submitted, April 7, 1989.
Philadelphia	Hanover Bank of Pennsylvania, Wilkes - Barre, Pennsylvania, proposed merger with West Side Bank, West Pittston, Pennsylvania -- report on competitive factors. Submitted, April 6, 1989.

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

COMPETITIVE FACTORS REPORTS

Dallas Jersey Village Bank, Houston, Texas, proposed merger with Sterling Bank -- report on competitive factors.
Submitted, April 4, 1989.

Atlanta Orange Bank, Ocoee, Florida, proposed merger with Community National Bank, Mims, Florida -- report on competitive factors.
Submitted, April 4, 1989.

St. Louis United Illinois Bank of Benton, Benton, Illinois, proposed mergers with United Illinois Bank of Dahlgren, Dahlgren; and United Illinois Bank of Cobden, Cobden, Illinois -- report on competitive factors.
Submitted, April 5, 1989.

EXTENSIONS OF TIME

St. Louis Advance Banc Shares, Inc., Fairfield, Illinois -- extension to July 5, 1989, to acquire the successor by merger to Wayne County Bank and Trust Company.
Granted, April 4, 1989.

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, April 8, 1989.

Chicago Bluestem Financial Corp., Fairbury, Illinois -- extension to July 4, 1989, to acquire National Bank of Fairbury.
Granted, April 6, 1989.

Kansas City Conway Bancorp, Inc., Conway Springs, Kansas -- extension to June 21, 1989, to acquire The State Bank of Conway Springs.
Granted, April 4, 1989.

Chicago First Financial Corporation, Terre Haute, Indiana -- extension to July 4, 1989, to acquire First Citizens of Paris, Inc., Paris, Illinois, and the Citizens National Bank of Paris.
Granted, April 6, 1989.

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

EXTENSIONS OF TIME

Chicago	FNBH Bancorp, Inc., Howell, Michigan -- extension to May 30, 1989, to acquire First National Bank in Howell. Granted, April 6, 1989.
Minneapolis	McLeod Bancshares, Inc., Hutchinson, Minnesota -- extension to July 6, 1989, to acquire Exchange State Bank, St. Paul, Minnesota. Granted, April 6, 1989.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, April 6, 1989.
New York	United Jersey Bank, Hackensack, New Jersey -- extension to March 22, 1990, to establish a branch at 529 Valley Road, Montclair, New Jersey. Granted, April 4, 1989.
San Francisco	Valley National Corporation, Phoenix, Phoenix, Arizona -- extensions of time to divest certain properties. Granted, April 4, 1989.

INTERNATIONAL OPERATIONS

Chicago	Continental Bank Corporation, Chicago, Illinois -- to engage in futures commission merchant activities through Continental Illinois Corporation Financial Futures, London, England. Returned, April 4, 1989.
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APRIL 3, 1989 TO APRIL 8, 1989
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ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago

Huron Community Financial Services, Inc., East Tawas,
Michigan -- to acquire Huron Community Bank.
Approved, March 31, 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>
Peoples Heritage Financial Group, Inc., Portland, Maine - 3(a)(3) application to acquire First Coastal Banks, Inc., Portsmouth, New Hampshire	<u>Newspaper</u> 5-1-89 <u>Federal Register</u> 4-28-89

SECTION III -- APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

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

Manufacturers Hanover Trust Company, New York, New York to purchase certain assets and assume certain liabilities of Goldome, Buffalo, New York and incident thereto, to establish 12 branches.^{1/} 5/5/89

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Thomas E. Hales, Tarrytown, New York to acquire 14.472% of the shares of U.S.B. Holding Co., Nanuet, New York. 4/21/89 ^{2/}

Midmerica Bank Corporation, Somerville, New Jersey to form a bank holding company with respect to Mid Jersey National Bank, Somerville, New Jersey.^{1/} 4/22/89 ^{2/}

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Toronto-Dominion Bank, Toronto, Canada to acquire American Government Securities, Inc., Morristown, New Jersey and thereby to engage in underwriting and dealing in U.S. government securities. 5/4/89

Midland Bank plc, London, England to engage in providing financial advisory services. N/A

Westdeutsche Landesbank Girozentrale, Dusseldorf, West Germany to engage through its subsidiary, Touchless High Tech Leasing Inc., in leasing personal and real property. 4/26/89

Westpac Banking Corporation, Sydney, Australia to engage in providing management consulting services to depository institutions. 4/26/89

^{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 New York

Comment Period
Ending Date

Marine Midland Banks, Inc., Buffalo, New York, HSBC Holding B.V., Amsterdam, the Netherlands, Kellett N.V., Curacao, Netherlands Antilles and The Hongkong and Shanghai Banking Corp., Hong Kong to engage through their subsidiary, Carroll McEntee & McGinley Inc., in securities brokerage activities. 4/17/89

J.P. Morgan & Co. Inc., New York, New York to engage through its subsidiary, Morgan Securities Corp., in placing, as issuer's agent, all types of securities. 5/4/89

SECTION IV

Applications Not Involving
Public Comment

None.



FEDERAL
RESERVE BANK OF
PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

None.

Comment Period Ending Date

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

Comment Period Ending Date

Continental Bancorp, Inc., Gloucester Township
Laurel Springs, New Jersey to form a Bank Holding
Company by acquiring 100% stock of Continental
Bank of New Jersey, Gloucester Township, Laurel
Springs, NJ pursuant to Section 3(a)(1) of the
Bank Holding Company Act.

Newspaper:
Federal Register:

5/5/89
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 April 8, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received applications on April 3, 1989
from The Provident Bank, Cincinnati, Ohio,
for permission to establish CBCT branches
in the following United Dairy Farmer locations:
2203 Queen City Avenue, Cincinnati, Ohio;
2913 Boudinot Avenue, Cincinnati, Ohio;
2669 West U.S. 22 & 3, Maineville, Ohio;
11610 Lebanon Road, Cincinnati, Ohio;
4269 Plainville Road, Cincinnati, Ohio;
608 South State Road, Harrison, Ohio;
1124 St. Gregory Street, Cincinnati, Ohio;
11886 Hamilton Avenue, Cincinnati, Ohio;
3650 Tylersville Road, Mason, Ohio;
2151 Losantville Avenue, Cincinnati, Ohio;
211 W. Main Street, Blanchester, Ohio;
1787 State Route 125, Amelia, Ohio; and
711 Ohio Pike, Cincinnati, Ohio.

*April 22, 1989

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

NONE

Applications Bulletin
For Week Ending April 8, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

NONE

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

NONE

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

April 10, 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>
Guaranty Bank of Southwest Florida Venice, Florida To establish a branch at 12600 South Tamiami Trail, North Port, Florida, to be known as the North Port Branch. The temporary branch facility would be located at 12761-12763 South Tamiami Trail, North Port, Florida.	04-17-89 (CRA)
SouthTrust Bank of Pinellas County St. Petersburg, Florida To establish a branch at 1255 Pasadena Avenue South, St. Petersburg, Florida, to be known as the Majestic Towers Branch.	05-05-89 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Bancorporation, Inc. Valley Head, Alabama 1-BHC formation, The Citizens Bank of Valley Head, Valley Head, Alabama.	04-28-89 Federal Register
SouthTrust Corporation Birmingham, Alabama To merge with Sentry Bancshares Corporation, Roswell, Georgia, and thereby acquire its banking subsidiary, Sentry Bank & Trust Company, Roswell, Georgia.	04-30-89 Newspaper
Liberty Holding Company Pensacola, Florida Change in control by John F. Phelps to acquire an additional 20.66 percent of its outstanding shares. The acquisition will increase his total ownership to 30.55 percent.	04-18-89 Federal Register
BMR Financial Group, Inc. Atlanta, Georgia To acquire Tucker State Bank, Winter Garden, Florida.	04-28-89 Federal Register
Cordele Bancshares, Inc. Cordele, Georgia 1-BHC formation, Cordele Banking Company, Cordele, Georgia.	05-08-89 Newspaper

April 10, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Dahlongega Bancorp, Inc. Dahlongega, Georgia To acquire Georgia First Bank, Gainesville, Georgia.	
Morris State Bancshares, Inc. Dublin, Georgia 1-BHC formation, The Morris State Bank, Dublin, Georgia.	05-08-89 Newspaper

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	First of America Bank-Northern Indiana Cheboygan, Michigan 1111 U.S. 31 North Petoskey, Michigan*	N - 3-29-89
Branch	First of America Bank-Northern Indiana Cheboygan, Michigan 401 Bay Street Petoskey, Michigan*	N - 3-29-89
Branch	First of America Bank-Northern Indiana Cheboygan, Michigan 838 Petoskey Avenue Charlevoix, Michigan*	N - 3-29-89
Merger	First of America Bank-Northern Indiana Cheboygan, Michigan First of America Bank-Petoskey, National Association Petoskey, Michigan*	N - 3-29-89

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Corn Belt Bancorporation Lincoln, Nebraska Joseph Polack, M. Victor Monson & L.T. Womack	FR - 3-1-89 N - 3-27-89
CoC-HC	Thurman State Corporation Lincoln, Nebraska Joseph Polack	FR - 3-3-89 N - 3-27-89

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	Illini Community Bancorp, Inc. Springfield, Illinois First Security Bank Mackinaw, Illinois*	FR - 2-3-89 N - 4-8-89
CoC-HC	Aurelia FT & S Bankshares, Inc. Aurelia, Iowa George & Ruth Pingrey	FR - 4-14-89 N - 1-17-89
Y-1	Farmers Savings Bank, Trustee of Farmers Savings Bank Employee Stock Ownership Plan and Trust West Union, Iowa The Farmers Savings Bank West Union, Iowa*	FR - ** N - **
Y-2	F.W.S.B. Corporation Milwaukee, Wisconsin Elkhorn Bankshares Corporation Elkhorn, Wisconsin State Bank of Elkhorn Elkhorn, Wisconsin*	FR - ** N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Elkhorn Bankshares Corporation Elkhorn, Wisconsin State Bank of Elkhorn Elkhorn, Wisconsin*	FR - ** N - **
Y-1	Bancpal, Inc. Palatine, Illinois Bank of Palatine Palatine, Illinois*	FR - ** N - **
CoC-HC	Capitol Bancorp, Ltd. Lansing, Michigan J. Fishman Trustee of P. Luptak; M. Mehr, Trustee of L. Beznos; J. Fishman Trustee of L. Beznos & S. Beznos	FR - ** N - **

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)	Grand Bank Financial Corporation Grand Rapids, Michigan Grand Financial Associates, Inc. Grand Rapids, Michigan	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 First Holmes Corporation, Lexington, Mississippi, to convert warrants to achieve 5.93 percent ownership of Citizens Financial Corporation, Belzoni, Mississippi	(Not available)
* Section 3(a)(1) application by HNB Bancorp, Inc., Hannibal, Missouri, to acquire The Hannibal National Bank, Hannibal, Missouri	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

Section 4(c)(8) notification by Farmers Capital Bank Corporation, Frankfort, Kentucky, to engage <u>de novo</u> in credit insurance sales as agent through Money One Credit Corporation, Frankfort, Kentucky	(Not available)
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SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Stock redemption notification by Dermott Bancshares, Inc., Dermott, Arkansas

* 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>
Pioneer Bank & Trust Belle Fourche, SD To purchase the assets and assume the liabilities of First State Bank, Buffalo, SD	4-17-89

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

<u>Application</u>	<u>Comment Period Ending Date</u>
St. Croix Valley Bancshares, Inc. Bloomington, MN To acquire Stillwater Bancorporation, Inc. Stillwater, MN, which owns Cosmopolitan State Bank, Stillwater, MN*	4-20-89 (Federal Register)
W. Scott Sayer To acquire control of 35.74% of Citizens Bank Holding Company, Finley, ND	4-18-89 (Federal Register)
Francis Malone Oldham, SD To acquire control of 28.60% of the voting shares of Consolidated Holding Company Oldham, SD	Not yet available
MONBAN, Inc. Billings, MT To acquire Fairview Bank Fairview, MT*	4-28-89 (Federal Register)
Security Bancshares Company Glencoe, MN To acquire Waconia Bancorporation, Inc. Waconia, MN, which owns Waconia State Bank, Waconia, MN*	4-28-89 (Federal Register)

*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

<u>Application</u>	<u>Comment Period Ending Date</u>
NoDak Bancorporation Mandan, ND To acquire First Southwest Bank - Mandan Mandan, ND*	4-28-89 (Federal Register)
International Bancorporation Bemidji, MN To acquire by merger Pelican Bank- shares, Inc., Pelican Rapids, MN, and thereby control Pelican Valley State Bank, Pelican Rapids, MN*	4-28-89 (Federal Register)
Belle Fourche Bancshares, Inc. Belle Fourche, SD To acquire Buffalo Bancorporation, Inc., Buffalo, SD, which owns First State Bank, Buffalo, SD*	4-17-89 (Newspaper)
Kristi Erickson Kampmeyer To acquire control of 29% of the voting shares of Waseca Bancshares, Inc., Waseca, 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>
Norwest Corporation, Mpls., MN; Norwest Financial Service, Inc., Des Moines, IA, and Norwest Financial, Inc., Des Moines, IA To engage in leasing and commercial finance activities through the acquisition of Corporate Funding, Inc., Grand Rapids, MI.	4-21-89
Kandiyohi Bancshares, Inc., Kandiyohi, MN To engage <u>de novo</u> in making, acquiring or servicing loans.	4-21-89
Norwest Corporation, Mpls., MN; Norwest Financial Service, Inc., Des Moines, IA, and Norwest Financial, Inc., Des Moines, IA To engage in leasing presonal property and to make, acquire, and service loans of the type made by a commercial finance company through the acquisition of Financial Investment Associates, Inc., Northfield, Illinois. The activity will be conducted nationwide.	Not yet available

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

Application

None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
First Nebraska Bank, Valley, Nebraska, for prior approval to merge with First Nebraska Bank, Arcadia, Nebraska.	Not Available

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Lisco State Company, Lisco, Nebraska, for prior approval to acquire 28.33 percent of the voting shares of O & F Cattle Company, Oshkosh, Nebraska, parent of Nebraska State Bank, Oshkosh, Nebraska.*	Not Available
Robert S. Moran, Jr., Hollis, Oklahoma, for approval to retain his proportionate ownership interest in Hollis Bancshares, Inc., Hollis, Oklahoma, of 17.12 percent.	Not Available
Western Bank Employee Stock Ownership Plan, Albuquerque, New Mexico, for prior approval to increase its proportionate ownership interest in Western Bancshares of Albuquerque, Inc., Albuquerque, New Mexico, by 2.20 percent to 11.48 percent.	Not Available
Rupert Dunklau, Fremont, Nebraska, Dr. William D. Angle, Omaha, Nebraska, and Thomas J. Milliken, Fremont, Nebraska, for prior approval as a group to increase their proportionate ownership interest in Pathfinder Bancshares, Inc., Fremont, Nebraska, by 28.52 percent to 68.68 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

Hollis Bancshares, Inc., Hollis,
Oklahoma, for approval to retain
700 shares of its own voting common
stock.

Pioneer Bancorporation, Inc.,
Denver, Colorado, for prior
approval to redeem 20,000 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 APRIL 3, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Arthur Temple, Diboll, TX, to acquire an interest in Pineland Bancshares, Inc., Pineland, TX	N/A
Change in Control Notice by Arthur Temple, Diboll, TX, to acquire an interest in Diboll State Bancshares, Inc., Diboll, TX	89/04/14

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>
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 4/07/89

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 240 S. Rainbow Blvd., #6, Las Vegas, Nevada. *	<u>Newspaper:</u> 5/07/89

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

William H. Hudson, Dallas, Texas, to increase his ownership from 4.67 to 49.126 percent of Marin National Bancorp, San Rafael, California.	<u>Newspaper:</u> 4/27/89 <u>Fed. Reg.:</u> 4/26/89
Arthur Schwalm, Sedona, Arizona, to retain ownership of shares acquired in Verde Valley Bancorp, Cottonwood, Arizona.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/26/89
Antonio Grimalda, Cottonwood, Arizona, to retain ownership of shares acquired in Verde Valley Bancorp, Cottonwood, Arizona.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 4/26/89
Jack E. and Gwenyth A. Gosch, Hemet, California, to seek retroactive approval to increase their ownership from 13.3 to 15.83 percent of Hemet Bancorp, Hemet, California.	<u>Newspaper:</u> 4/15/89 <u>Fed. Reg.:</u> 4/26/89
North County Bank Employee Stock Ownership Trust, Escondido, California, to acquire additional shares of North County Bancorp, Escondido, California, resulting in an increase from 6.8 to 16.2 percent of shares.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/01/89

Section III - Applications Subject to Federal Register Notice Only

None

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

None

* Subject to CRA.