

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 16
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 22, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

Hongkong and Shanghai Banking Corporation, Hong Kong;
Kellelt, N.V., Curacao, Netherlands Antilles; HSBC
Holdings B.V., Amsterdam, the Netherlands; and
Marine Midland Banks, Inc., Buffalo, New York --
to retain warrants of Statewide Bancorp, Toms
River, New Jersey.

Approved, April 19, 1989.

Western Bancshares, Coos Bay, Oregon -- stay of
Reserve Bank's decision regarding the insurance
agency activities of Western Bank.

Approved, April 19, 1989.

FORMS

Monthly Survey of Selected Deposits and Other
Accounts (FR 2042) and Quarterly Survey of the
Number of Selected Deposit Accounts (FR 2071) --
extension and revision of the former and
elimination of the latter form.

Proposed, April 17, 1989.

Regulation G Registration and Deregistration
Statements Related to Margin Securities (FR G-1,
G-3, and G-4) and G-2 with revision.

Proposed, April 17, 1989.

Report of Brokers Carrying Margin Accounts (FR 2240)
-- extension.

Proposed, April 17, 1989.

Statement of Purpose for an Extension of Credit by a
Creditor (FR T-4) -- extension.

Proposed, April 17, 1989.

Survey of Terms of Bank Lending (FR 2028A, 2028A-s,
and 2028B) -- extension with revision.

Proposed, April 17, 1989.

RESERVE BANK OPERATIONS

Federal Reserve Bank of Kansas City -- renovation of
the building's mechanical and electrical equipment.

Approved, April 19, 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; GC - General Counsel; IF - International Finance; OSDM - Office of Staff Director for Management

BANK BRANCHES, DOMESTIC

Chicago	Bank One, Sturgis, Sturgis, Michigan -- to establish a branch on the campus of Western Michigan University, Kalamazoo, Michigan. Approved, April 21, 1989.
Richmond	Signet Bank / Virginia, Richmond, Virginia -- to establish a branch at the intersection of Diamond Springs Road and Wesleyan Drive, Virginia Beach, Virginia. Approved, April 21, 1989.
Richmond	United Bank and Trust Company of Maryland, Upper Marlboro, Maryland -- to establish a branch at the intersection of Maryland Route 235 and Wildewood Boulevard, California, Maryland. Approved, April 20, 1989.
San Francisco	Valley Bank of Nevada, Las Vegas, Nevada -- to establish a branch at 840 E. Twain #133. Approved, April 20, 1989.

BANK HOLDING COMPANIES

Atlanta	American Bankshares, Inc., Marietta, Georgia -- to engage de novo in commercial financing and lending activities through American Bank Financing. Permitted, April 20, 1989.
Minneapolis	BancMidwest Corporation, St. Paul, Minnesota -- to engage de novo in data processing activities. Permitted, April 19, 1989.
Chicago	Caisse Nationale de Credit Agricole, Paris, France -- to engage de novo in financial services through UI - USA, Inc., New York, New York. Permitted, April 20, 1989.
New York	Chase Manhattan Corporation, New York, New York -- to acquire certain mortgage servicing rights from Bankers Trust Company. Approved, April 18, 1989.

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

BANK HOLDING COMPANIES

Atlanta	Citizens National Corporation, Naples, Florida -- to acquire Citizens National Bank of Naples. Returned, April 19, 1989.
Secretary	First Chicago Corporation, Chicago, Illinois -- to acquire Morgan Shareholder Services Trust Company, New York, New York. Approved, April 17, 1989.
Kansas City	Heritage Bancorp Co., Cleveland, Oklahoma -- to engage de novo in lending activities. Permitted, April 20, 1989.
St. Louis	Illinois One Bancorp, Inc., Shawneetown, Illinois -- to acquire First State Bank of Elizabethtown, Elizabethtown, Illinois. Approved, April 21, 1989.
Chicago	Lakeside Credit Company, Inc., Minneapolis, Minnesota -- to acquire First Trust & Savings Bank, Cedar Rapids, Iowa. Approved, April 18, 1989.
Chicago	Merchants and Manufacturers Bancorporation, Inc., Milwaukee, Wisconsin -- to establish a joint venture with Lincoln Savings and Loan Association. Permitted, April 21, 1989.
Atlanta	Northwest Georgia Financial Corporation, Dallas, Georgia -- to engage de novo in management consulting services to nonaffiliated depository institutions. Permitted, April 20, 1989.
Chicago	PWB Bancshares, Inc. Wausaukee, Wisconsin -- to acquire Pembine - Wausaukee Bank, Crivitz, Wisconsin. Approved, April 17, 1989.
Minneapolis	Thompson Insurance, Inc., Englewood, Colorado -- to acquire Basin State Bank, Stanford, Montana. Approved, April 21, 1989.

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

BANK HOLDING COMPANIES

Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- to engage de novo in lending activities. Withdrawn, April 19, 1989.
Chicago	West Michigan Financial Corporation, Hudsonville, Michigan -- to acquire Bank of Hudsonville. Approved, April 21, 1989.
Atlanta	Whitney Holding Corporation, New Orleans, Louisiana -- to acquire Whitney National Bank in St. Tammany Parish, Mandeville, Louisiana. Approved, April 17, 1989.
Kansas City	Widmer Bancshares, Inc., Salisbury, Missouri -- to acquire Merchants and Farmers Bank. Approved, April 20, 1989.

BANK PREMISES

Cleveland	Bank of Corning Company, Corning, Ohio -- investment in bank premises. Approved, April 21, 1989.
Minneapolis	Grand Rapids State Bank, Grand Rapids, Minnesota -- investment in bank premises. Approved, April 17, 1989.
Chicago	Harris Bank St. Charles, Saint Charles, Illinois -- investment in bank premises. Approved, April 19, 1989.

BANKS, STATE MEMBER

Kansas City	Citizens State Bank and Trust Company, Ellsworth, Kansas -- payment of a dividend. Approved, April 18, 1989.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

CAPITAL STOCK

Boston BankWorcester Corporation, Worcester, Massachusetts
-- redemption of shares.
Approved, April 19, 1989.

Minneapolis Turtle Bancshares, Incorporated, Turtle Lake
Wisconsin -- redemption of shares.
Approved, April 21, 1989.

Dallas Western Bancshares of New Mexico, Inc, Artesia, New
Mexico -- redemption of shares.
Returned, April 19, 1989.

CHANGE IN BANK CONTROL

Kansas City Alamosa Bancorporation, Ltd., Alamosa, Colorado --
change in bank control.
Permitted, April 19, 1989.

Dallas Diboll State Bancshares, Inc., Diboll, Texas --
change in bank control.
Returned, April 17, 1989.

Kansas City Galleria Bank, Overland Park, Kansas -- change in
bank control.
Permitted, April 18, 1989.

Dallas Pineland Bancshares, Inc., Pineland, Texas -- change
in bank control.
Returned, April 17, 1989.

Minneapolis Turtle Bancshares, Incorporated, Turtle Lake,
Wisconsin -- change in bank control.
Permitted, April 21, 1989.

Dallas Western Bancshares of New Mexico, Inc., Artesia, New
Mexico -- change in bank control.
Permitted, April 19, 1989.

COMPETITIVE FACTORS REPORTS

New York Bank Inter - America, New York, New York, proposed
acquisition of certain assets and liabilities of
six branches of The Chase Manhattan Bank, N.A. --
report on competitive factors.
Submitted, April 17, 1989.

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

COMPETITIVE FACTORS REPORTS

Boston	Bank of New Haven, New Haven, Connecticut, proposed merger with New Haven Merchants' Bank -- report on competitive factors. Submitted, April 18, 1989.
New York	Dollar Dry Dock Bank, White Plains, New York, proposed assumption of deposit liabilities of a branch of Bankers Trust Company located at 455 Park Avenue, New York, New York -- report on competitive factors. Submitted, April 20, 1989.
Chicago	Dubuque Bank and Trust Company, Dubuque, Iowa, proposed merger with Key City Bank and Trust -- report on competitive factors. Submitted, April 20, 1989.
Atlanta	First American National Bank, Chattanooga, Tennessee, proposed merger with First American National Bank, Knoxville, Tennessee -- report on competitive factors. Submitted, April 20, 1989.
Chicago	First of America Bank - Muskegon, Muskegon, Michigan, proposed merger with First of America Bank - Ludington N.A., Ludington, Michigan -- report on competitive factors. Submitted, April 20, 1989.
Minneapolis	First State Bank, Le Roy, Minnesota, proposed merger with the Le Roy Office of First National Bank, Hastings, Minnesota -- report on competitive factors. Submitted, April 17, 1989.
Dallas	First State Bank, Pflugerville, Texas, proposed merger with The First National Bank of Canton, Canton, Texas -- report on competitive factors. Submitted, April 17, 1989.
Boston	Great Country Bank, Ansonia, Connecticut, proposed merger with Derby Savings Bank, Derby, Connecticut -- report on competitive factors. Submitted, April 19, 1989.

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

COMPETITIVE FACTORS REPORTS

Richmond	Guyan National Bank, Barboursville, West Virginia, proposed merger with Guyan Interim National Bank -- report on competitive factors. Submitted, April 17, 1989.
Chicago	Ida County State Bank, Ida Grove, Iowa, proposed acquisition of the assets and assumption of the liability to pay deposits made in the First Trust and Savings Bank, Galva, Iowa -- report on competitive factors. Submitted, April 21, 1989.
Chicago	National Exchange Bank and Trust of Fond du Lac, Fond du Lac, Wisconsin, proposed merger with Mount Calvary State Bank, Mount Calvary, Wisconsin -- report on competitive factors. Submitted, April 20, 1989.
Kansas City	Oklahoma Bank, Oklahoma City, Oklahoma, proposed merger with Century Bank, N.A. -- report on competitive factors. Submitted, April 17, 1989.
Cleveland	Society Bank of Eastern Ohio, National Association, Canton, Ohio, proposed merger with Society National Bank, Cleveland, Ohio -- report on competitive factors. Submitted, April 18, 1989.
Chicago	State Bank of LaHarpe, LaHarpe, Illinois, proposed acquisition of assets and assumption of liability to pay deposits made in the Carthage, Illinois branch of First Midwest Bank / M.C., N.A., Quincy, Illinois. Submitted, April 21, 1989.

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

EXTENSIONS OF TIME

Chicago	Athens Bancorp, Inc., Athens, Illinois -- extension to July 12, 1989, to acquire Athens State Bank. Granted, April 18, 1989.
Chicago	Comerica Incorporated, Detroit, Michigan -- extension to July 16, 1989, to engage in consumer financial counseling. Granted, April 21, 1989.
Atlanta	Finacorp, Inc., Naples, Florida -- extension to July 16, 1989, to acquire First National Bank of Naples. Granted, April 19, 1989.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, April 20, 1989.
Richmond	Forest Hill State Bank, Forest Hill, Maryland -- extension to October 1, 1989, to relocate main office from 2334 Rock Spring Road to 130 South Bond Street, Bel Air, Maryland. Granted, April 19, 1989.
Chicago	Harris Bank St. Charles, Saint Charles, Illinois -- extension to December 31, 1989, to establish a branch at the intersection of Illinois Highway 64 and Smith Road. Granted, April 19, 1989.
Atlanta	Jackson County Bancorp, Inc., Gainesboro, Tennessee -- extension to July 29, 1989, to acquire Jackson County Bank. Granted, April 19, 1989.
Atlanta	Northwest Georgia Financial Corporation, Dallas, Georgia -- extension to July 17, 1989, to acquire Citizens Guaranty Mortgage Company. Granted, April 19, 1989.
Staff Director BS&R	Security Pacific Corporation, Los Angeles, California -- extension to October 21, 1989, to conform activities of Burns Fry Holdings Corporation, Toronto, Ontario, Canada to Regulation K. Granted, April 21, 1989.

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

EXTENSIONS OF TIME

Kansas City	United Missouri Bancshares, Inc., Kansas City, Missouri -- extension to July 23, 1989, to acquire Monroe City Bank, Monroe City, Missouri. Granted, April 20, 1989.
San Francisco	U.S. Bancorp, Portland, Oregon -- extension to divest certain property. Granted, April 20, 1989.
San Francisco	Wells Fargo & Company, San Francisco, California -- extension to divest certain property. Granted, April 18, 1989.

RESERVE BANK OPERATIONS

Director, FRBO	Federal Reserve Bank of New York -- to purchase magnetic tape drive equipment for Cranford, Jericho, Utica, and head office. Approved, April 18, 1989.
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SECURITIES REGULATION

Staff Director BS&R	Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements, effective May 8, 1989. Published, April 21, 1989.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

COMPETITIVE FACTORS REPORTS

Atlanta Bank of Ellijay, Ellijay, Georgia, proposed purchase of assets and assumption of the liability to pay deposits made in the Chatsworth, Georgia, branch of the Decatur Federal Savings and Loan Association, Decatur, Georgia -- report on competitive factors. Submitted, April 11, 1989.

EXTENSIONS OF TIME

Philadelphia CoreStates Financial Corp., Philadelphia, Pennsylvania -- extension to July 11, 1989, to engage in securities activities through CoreStates Securities Corp. Granted, April 11, 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>
People's Savings Financial Corp., New Britain, Connecticut	<u>Newspaper</u> 5-10-89
- 3(a)(1) application to become a bank holding company through the acquisition of The People's Savings Bank of New Britain, New Britain, Connecticut*	<u>Federal Register</u> 5-12-89

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

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Westpac Banking Corp., Sydney, Australia to engage in
various lending activities.

5/2/89

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

None. Comment Period Ending Date

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

None. Comment Period Ending Date

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

First Peoples Financial Corporation, 5/12/89
Westmont, NJ to engage de novo in
mortgage banking activities by acquiring
100% of First Peoples Mortgage Corporation
a newly formed New Jersey business
corporation pursuant to Section 4(c)(8)
of the Bank Holding Company Act and
Section 225.25(b)(1)(iii) of Regulation Y.

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 22, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on April 20, 1989
The Central Trust Company, Newark, Ohio,
for permission to establish a CBCT branch
at 1155 North 21st Street, Newark, Ohio.

*Not Yet Known #

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Section 3(a) (5) application on
April 19, 1989 from Fifth Third Bancorp,
Cincinnati, Ohio, to acquire C.S. Bancshares,
Inc., Connersville, Indiana.

* May 11, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) application on
April 12, 1989 from The Central
Bancorporation, Inc., Cincinnati, Ohio,
and its parent, PNC Financial Corp,
Pittsburgh, Pennsylvania, to acquire
14.035 percent of Money Station, Inc.
Columbus, Ohio.

May 12, 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

Applications Bulletin
For Week Ending April 22, 1989

Received Section 4(c)(8) application on April 21, 1989 from Banc One Corporation, Columbus, Ohio, to expand the activities of its wholly-owned subsidiary, Banc One Brokerage Corporation, to include the provision of investment advice and certain underwriting services for bank eligible securities for retail and institutional customers pursuant to Sections 225.25(b)(4) and 225.25(b)(15) of Regulation Y.

Not Yet Known #

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
 - 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>
The Bank of Romney, Romney, West Virginia, for prior approval to merge with Romney Interim Bank Corporation, Romney, West Virginia (a nonoperating bank).*	5-12-89
Romney Interim Bank Corporation, Romney, West Virginia (a nonoperation bank), for membership in the Federal Reserve System.*	5-12-89
Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch at the Williamsburg Crossing Shopping Center located at the intersection of Route 199 and Route 5, Williamsburg, Virginia.*	5-17-89
Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch at 2230 East Parham Road, Richmond, Virginia.*	5-17-89

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Romney Bankshares, Inc., Romney, West Virginia, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of The Bank of Romney, Romney, West Virginia.*	5-12-89

Section III - Applications Subject to Federal Register Notice

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

*Application is subject to CRA.

Federal Reserve Bank of Richmond

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

Application

None

April 24, 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>
Bankers' Bancorporation of Florida, Inc. Orlando, Florida 1-BHC formation, Independent Bankers' Bank of Florida, Orlando, Florida.	05-10-89 Federal Register & Newspaper
Barnett Banks, Inc. Jacksonville, Florida To acquire Investors Trust Financial Corporation, Duluth, Georgia, and thereby indirectly acquire its banking subsidiary, Investors Bank & Trust, Duluth, Georgia.	05-13-89 Newspaper
Capital City Bank Group, Inc. Tallahassee, Florida To acquire Branford State Bank, Branford, Florida.	05-03-89 Newspaper
Mera Bank Miami, Florida Change in control by Marvin Braun, Thomas Gary, Charles Kantor and Lonnie (Ilon) Kantor to acquire an additional 37.7 percent. The acquisition will increase their ownership to 40.5 percent.	05-05-89 Federal Register & Newspaper
Dahlonega Bancorp, Inc. Dahlonega, Georgia To acquire Georgia First Bank, Gainesville, Georgia.	05-05-89 Federal Register & Newspaper
First National Bancorp Gainesville, Georgia To merge with Pickens County Bancshares, Inc., Jasper, Georgia, and thereby acquire its subsidiary, Pickens County Bank, Jasper, Georgia.	05-10-89 Federal Register
North Georgia National Bancshares, Inc. Woodstock, Georgia 1-BHC formation, North Georgia National Bank, Woodstock, Georgia (ir rganization).	05-12-89 Federal Register
Bankers Capital Corporation Forest, Mississippi 1-BHC formation, to acquire 50.01 percent of The Metropolitan Corporation, Biloxi, Mississippi, and indirectly acquire its banking subsidiary, Metropolitan National Bank, Biloxi, Mississippi.	

April 24, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

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

Application

Comment Period Ending Date

Forest Bancorp

Forest, Mississippi

To acquire up to 67.26 percent of Bankers Capital Corporation, Forest, Mississippi.

Section III - Applications Subject to
Federal Register Notice Only

Application

Comment Period Ending Date

Barnett Banks, Inc.

Jacksonville, Florida

To expand the activities of Barnett Merchant Services, Inc., Jacksonville, Florida, to include acting as agent for Applicant's affiliated banks on lost and stolen credit cards, pursuant to section 225.25(b)(1) of Regulation Y.

05-12-89

Federal Register

Northside Bancshares, Inc.

Roswell, Georgia

Applicant (d/b/a Southern Bank Group, Inc., Roswell, Georgia), proposes to establish Southern Mortgage Group, Inc., Roswell, Georgia and engage **de novo** in mortgage lending activities, pursuant to section 225.25(b)(1)(iii) of Regulation Y.

05-12-89

Federal Register

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/24A	Citizens Trust and Savings Bank South Haven, Michigan 510 Hubbard Street Allegan, Michigan*	N - 4-27-89

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Lake Shore Bancorp, Inc. Chicago, Illinois Illinois Center Bancorporation, Inc. Glen Ellyn, Illinois Center Bank - Glen Ellyn Glen Ellyn, Illinois*	FR - 4-21-89 N - 4-18-89
Y-1	First National Bank of Blue Island Employee Stock Ownership Trust Blue Island, Illinois Great Lakes Financial Resources, Inc. Blue Island, Illinois First National Bank of Blue Island Blue Island, Illinois Community Bank of Homewood-Flossmore Homewood, Illinois*	N - 4-17-89 FR - 5-10-89
CoC-HC/RoS	Eastern Wisconsin Bancshares, Inc. Howards Grove, Wisconsin To redeem 1,210 shares from Robert and Yvonne Furman - CoC by Dr. Roger L. Siegert and Plymouth Veterinary Center Profit Sharing Trust, Dr. R. L. Siegert, Trustee	N - ** FR - 5-8-89
Y-2	Firststar Corporation Milwaukee, Wisconsin The First National Bank of Wisconsin Rapids, Wisconsin Wisconsin Rapids, Wisconsin*	N - 4-13-89 FR - 5-10-89

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-1	Pine Creek Bancorp, Inc. Oakland, Illinois The Oakland National Bank Oakland, Illinois*	N - ** FR - 5-10-89
Y-1	FSB Bancorp, Inc. Breckenridge, Michigan Farmers State Bank of Breckenridge Breckenridge, Michigan*	N - ** FR - 5-10-89
Y-2	First Busey Corporation Urbana, Illinois St. Joseph Bancorp, Inc. St. Joseph, Illinois The State Bank of St. Joseph Saint Joseph, Illinois*	N - 5-8-89 FR - 5-12-89
Y-2	Michigan National Corporation Farmington Hills, Michigan First State Bank and Trust Company Port Lavaca, Texas*	N - ** FR - 5-12-89
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 - 5-5-89 N - **
Y-2	F.W.S.F. Corporation Milwaukee, Wisconsin Elkhorn Bankshares Corporation Elkhorn, Wisconsin State Bank of Elkhorn Elkhorn, Wisconsin*	FR - 5-5-89 N - **
Y-2	Firststar Corporation Milwaukee, Wisconsin Elkhorn Bankshares Corporation Elkhorn, Wisconsin State Bank of Elkhorn Elkhorn, Wisconsin*	FR - 5-5-89 N - **
Y-1	Bancpal, Inc. Palatine, Illinois Bank of Palatine Palatine, Illinois*	FR - 5-5-89 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-1	Easton Bancshares, Inc. Easton, Illinois Community Bank of Easton Easton, Illinois*	FR - ** N - 4-1-89
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 - 5-4-89
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 - 4-24-89
Y-2	Oelwein Bancorporation Minneapolis, Minnesota BP Corporation Minneapolis, Minnesota Iowa State Savings Bank Clinton, Iowa*	FR - 3-16-89 N - 4-24-89
Y-1	Coal City Corporation Wilmette, Illinois Allied Banc Corporation Morton Grove, Illinois Allied Bank/Coal City National Coal City, Illinois*	FR - 1-23-89 N - 4-21-89
CoC-HC	Parker Bank Holding Corporation Indianapolis, Indiana Michael O. Lunsford	FR - ** N - 4-25-89
Y-2	Illinois Financial Services, Inc. Chicago, Illinois PDB Investment Corporation Norridge, Illinois Plaza Bank, Norridge, Illinois Norridge, Illinois*	FR - 5-12-89 N - **
Y-1	Blairstown Bancorp, Inc. Blairstown, Iowa Benton County State Bank Blairstown, Iowa*	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 - 5-4-89
Y-4	Greatbanc, Inc. Aurora, Illinois Plansmith Corporation Palatine, Illinois	FR - 5-10-89
4(c)(8)	Irwin Union Corporation Columbus, Indiana Objective Financial Solutions, Inc. Columbus, Indiana	FR - 5-5-89

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

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

N - Newspaper
FR - Federal Register
* - Subject to Provisions of Community Reinvestment Act
** - Not available at this time

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
Change in control notification by Alvin J. Siteman involving Mark Twain Bancshares, Inc., St. Louis, Missouri	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

Section 4(c)(8) notification by First National Bancshares Corporation, Jackson, Tennessee, to engage <u>de novo</u> directly in dealing in certificates of deposit	(Not available)
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Section 4(c)(8) notification by Liberty National Bancorp, Inc., Louisville, Kentucky, to expand the geographic area in which it conducts previously approved lending and credit insurance sales activities	(Not available)
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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>
Norwest Bank International, Miami Minneapolis, MN To change its name to Norwest Bank International-Trade Services, Min- neapolis, MN; and to establish a domestic branch in Brookfield, WI, by acquiring this branch from its affiliate, Norwest Bank International, Minneapolis, MN	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Francis Malone Oldham, SD To acquire control of 28.60% of the voting shares of Consolidated Holding Company Oldham, SD	Not yet available
Clifford R. Jepak and Lloyd R. Jepak To acquire control of 97.72% of the voting shares of Crow River State Bank, Delano, MN.	5-5-89 (Federal Register)
Orono Financial, Inc. Navarre, MN To acquire Wayzata Bank of Lakes, N.A. Wayzata, MN, a <u>de novo</u> bank*	Not yet available

*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>
Stearns Financial Services, Inc. Albany, MN To acquire (1) 80% of Stearns Agency, Inc., Albany, MN, which owns Stearns County National Bank, Albany, MN; (2) 100% of Financial Services of Evansville, Inc., Evansville, MN, which owns Farmers State Bank, Evans- ville, MN; (3) 84.13% of Security State Bank, Holdingsford, MN; and (4) 94.56% of Farmers State Bank, Upsala, MN.*	Not yet available
State Bankshares, Inc. Fargo, ND To acquire State Bank of Fargo, Fargo, ND and First State Bank, West Fargo, ND*	Not yet available

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 personal 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.	5-5-89

*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>
Stearns Financial Services, Inc. Albany, MN To engage in general insurance agency activities in places with a population not exceeding 5,000 through the acquisition of (1) Stearns Agency, Inc., Albany, MN; (2) Financial Services of Evansville, Inc., Evansville, MN; and (3) Security Insurance Agency, Holdingsford, MN.	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

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING DATE

John F. Kane, Bartlesville, Oklahoma, for prior approval to increase his proportionate ownership interest in CSB Bancorp, Inc., Coffeyville, Kansas, by 84.03 percent to 84.33 percent.

Not Available

Don E. Hylton, Overbrook, Kansas, for prior approval to increase his proportionate ownership interest in Overbrook Bankshares, Inc., Overbrook, Kansas, by .61 percent to 18.96 percent.

Not Available

Don E. Hylton, Overbrook, Kansas, for prior approval to increase his proportionate ownership interest in Carbondale Bankshares, Inc., Carbondale, Kansas, by 3.24 percent to 18.73 percent.

Not Available

Mountain Parks Financial Corporation, Minneapolis, Minnesota, for prior approval to acquire 100 percent of the voting shares of Bank of Evergreen, Evergreen, Colorado.*

Not Available

Commercial Security Bancshares, Inc., Stockton, Missouri, for prior approval to become a bank holding company through the acquisition of 94.67 percent of the voting shares of Sac River Valley Bank, Stockton, Missouri.*

Not Available

C. R. Cowherd, Carrollton,
Missouri, for approval to retain
his proportionate ownership
interest in Carroll County
Bancshares, Inc., Carrollton,
Missouri, of 17.54 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

None.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 17, 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>
*Section 3(a)(1) application by Harvey Bancorporation, Inc., Dallas, TX to acquire Preston Forum National Bank of Dallas, Dallas, TX	89/04/21
*Section 3(a)(1) application by Chalybeate Springs Corporation, Hughes Springs, TX to acquire The First National Bank of Hughes Springs, Hughes Springs, TX	89/05/12
Change in Control Notice by Norman D. Oswald, Duncanville, TX, to acquire an interest in Metroplex Bancshares, Inc., Dallas, TX	N/A

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

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 4/21/89

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 285 E. Main Street, Fernley, Nevada. *	<u>Newspaper:</u> 4/30/89

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

Moore Financial Group, Boise, Idaho, to merge its subsidiary, Western Bank Holding Company, Bellevue, Washington, with and into First Security Bancorp, Tacoma, Washington. *	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/17/89
Richard M. and Rebecca I. Adler Trust, Los Angeles, California, to increase its ownership from 56 to approximately 80 percent of APSB Bancorp, Los Angeles, California.	<u>Newspaper:</u> Not available <u>Fed. Reg.:</u> 5/12/89

Section III - Applications Subject to Federal Register Notice Only

The Tokai Bank, Limited, Nagoya, Japan, to engage in securities brokerage and underwriting and dealing activities through Tokai Securities, Inc., New York, New York.	<u>Fed. Reg.:</u> 5/12/89
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Section IV - Applications Not Subject to Federal Register Notice
or Newspaper Notice

None

* Subject to CRA.