

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 20
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending May 26, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Brokered deposits and their use by troubled federally-insured depository institutions -- statement by Governor Heller before the Subcommittee on General Oversight and Investigations of the House Committee on Banking, Finance and Urban Affairs, May 17, 1989. Authorized, May 15, 1989.

Truth in Savings -- requiring disclosure of certain information to existing or potential deposit account holders regarding the terms of a deposit -- statement by Governor Seger before the Subcommittee on Consumer Affairs and Coinage of the House Committee on Banking, Finance and Urban Affairs, May 16, 1989. Authorized, May 15, 1989.

BANK HOLDING COMPANIES

NCNB Corporation, Charlotte, North Carolina -- to engage to a limited extent in underwriting and dealing in municipal securities, mortgage-backed securities, commercial paper, and consumer receivable securities through NCNB Capital Markets, Inc. Approved, May 18, 1989.

FORMS

Regulation G Registration and Deregistration Statements Related to Margin Securities (FR G-1), G-3, and G-4, and with revision to G-2. Approved, May 17, 1989.

Statement of Purpose for an Extension of Credit by a Creditor (FR T-4) -- extension. Approved, May 17, 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

Atlanta Dadeland Bank, Miami, Florida -- to establish an automatic teller machine and night depository at the Baptist Medical Arts Buildings, 8950 North Kendall Drive, Miami, Florida.
Approved, May 15, 1989.

BANK HOLDING COMPANIES

Kansas City Alpine Banks of Colorado, Glenwood Springs, Colorado -- to acquire Alpine Bank, Aspen, Aspen, Colorado.
Approved, May 17, 1989.

New York Barclays PLC, London, England, and Barclays Bank PLC -- to engage de novo through Barclays de Zoete Wedd Government Securities, Inc. in discount brokerage.
Permitted, May 16, 1989.

Atlanta Barnett Banks, Inc., Jacksonville, Florida -- to expand the activities of Barnett Merchants Services, Inc.
Withdrawn, May 17, 1989.

Chicago Chemical Financial Corporation, Midland, Michigan -- to acquire The Cass City State Bank, Cass City; Community Financial Corporation, Harbor Beach; The Peoples State Bank of Caro; and Huron County Bank, Harbor Beach, Michigan.
Approved, May 17, 1989.

Chicago Deerfield Financial Corporation, Madison, Wisconsin -- to acquire Bank of Deerfield, Deerfield, Wisconsin.
Approved, May 18, 1989.

St. Louis Farmers and Traders Bancshares, Inc., California, Missouri -- to engage in community development activities through California Community Development Corporation.
Withdrawn, May 17, 1989.

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

BANK HOLDING COMPANIES

Staff Director BS&R	First Michigan Bank Corporation, Holland, Michigan -- transfer agent registration. Approved, May 17, 1989.
Atlanta	First National Bancorp, Gainesville, Georgia -- to merge with Pickens County Bancshares, Inc., Jasper, Georgia, and acquire Pickens County Bank. Approved, May 16, 1989.
Secretary	FirstBank Holding Company of Colorado, Lakewood, Colorado -- to acquire FirstBank at 9th / Corona, N.A., Denver; FirstBank at Edgewater, N.A., Edgewater; and First Bank of Leetsdale / Monaco, N.A., Denver, Colorado. Permitted, May 17, 1989.
Chicago	Irwin Union Corporation, Columbus, Indiana -- to engage de novo in consumer financial counseling through Objective Financial Solutions, Inc., Columbus, Indiana. Permitted, May 19, 1989.
Minneapolis	NoDak Bancorporation, Mandan, North Dakota -- to acquire First Southwest Bank - Mandan. Approved, May 17, 1989.
Dallas	Security Bankshares, Inc., Wellington, Texas -- to acquire Security State Bank, Hedley; and City State Bank in Wellington, Wellington, Texas. Approved, May 18, 1989.
Chicago	Thurman State Corporation, Lincoln, Nebraska -- to engage de novo in credit related insurance. Permitted, May 19, 1989.
San Francisco	Tokai Bank, Limited, Nagoya, Japan -- to engage de novo in discount brokerage and buying and selling government securities through Tokai Securities, Inc., New York, New York. Permitted, May 17, 1989.
Staff Director BS&R	West Suburban Bancorp, Inc., Itasca, Illinois -- transfer agent registration. Approved, May 17, 1989.

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

BANK MERGERS

Chicago Chemical Bank Bay Area, Bay City, Michigan -- to
merge with Huron County Bank, Harbor Beach; The
State Bank of Caro; and The Cass City State Bank,
Cass City, Michigan.
Approved, May 17, 1989.

BANKS, STATE MEMBER

Staff Director Citizens Trust Bank, Atlanta, Georgia -- transfer
BS&R agent registration.
Approved, May 17, 1989.

Minneapolis First of America Bank - Copper County, Calumet,
Michigan -- payment of a dividend.
Approved, May 17, 1989.

CAPITAL STOCK

St. Louis Dermott Bancshares, Inc., Dermott, Arkansas --
redemption of shares.
Approved, May 17, 1989.

Kansas City First Latimer Corp., Inc., Wilburton, Oklahoma --
redemption of shares.
Approved, May 17, 1989.

Chicago Independence Bancshares, Inc., Independence, Iowa --
redemption of shares.
Approved, May 16, 1989.

CHANGE IN BANK CONTROL

Kansas City First Latimer Corp., Inc., Wilburton, Oklahoma --
change in bank control.
Permitted, May 17, 1989.

Chicago Independence Bancshares, Inc., Independence, Iowa --
change in bank control.
Permitted, May 16, 1989.

Boston Newworld Bancorp, Inc., Boston, Massachusetts --
change in bank control.
Permitted, May 19, 1989.

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

COMPETITIVE FACTORS REPORTS

Chicago	Benton County State Bank, Blairstown, Iowa, proposed merger with The State Bank of Blairstown -- report on competitive factors. Submitted, May 16, 1989.
Atlanta	Citizens National Bank of Naples, Naples, Florida, proposed merger with Citizens Interim National Bank -- report on competitive factors. Submitted, May 16, 1989.
Chicago	Farmers Savings Bank, Preston, Iowa, proposed acquisition of assets and assumption of liabilities of Teeds Grove Savings Bank, Teeds Grove, Iowa -- report on competitive factors. Submitted, May 16, 1989.
Chicago	First National Bank of the Quad Cities, Rock Island, Illinois, proposed merger with Southpark National Bank of the Quad Cities, Moline, Illinois -- report on competitive factors. Submitted, May 17, 1989.
Chicago	First National Bank of Wisconsin Rapids, Wisconsin Rapids, proposed merger with First Wisconsin National Bank of Wisconsin Rapids -- report on competitive factors. Submitted, May 16, 1989.
New York	National Bank and Trust Company of Norwich, Norwich, New York, proposed merger with The First National Bank of Hancock, Hancock; Fulton County National Bank and Trust Company, Gloversville; Hayes National Bank, Clinton; and The Bank of Lake Placid, Lake Placid, New York -- report on competitive factors. Submitted, May 19, 1989.

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

EXTENSIONS OF TIME

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.
Granted, May 15, 1989.

Staff Director Citicorp, New York, New York -- extension to June 19, 1989, to continue certain design and assembly activities in connection with financial data services.
BS&R
Granted, May 17, 1989.

Cleveland Hyden Citizens Bancorp, Inc., Hyden, Kentucky -- extension to August 17, 1989, to engage de novo in consumer finance activities.
Granted, May 17, 1989.

Staff Director Maui Bancshares, Inc., Tacoma, Washington -- extension from May 1 to May 21, 1989, to achieve change in bank control.
BS&R
Granted, May 18, 1989.

Boston Newmil Bancorp, New Milford, Connecticut -- extension to August 10, 1989, to acquire additional shares.
Granted, May 19, 1989.

St. Louis Old National Bancorp, Evansville, Indiana -- extension to June 1, 1989, to acquire the successor by merger to The First National Bank of Harrisburg, Harrisburg, Illinois.
Granted, May 18, 1989.

Dallas Thompson Financial, Ltd., Fort Worth, Texas -- extension to August 2, 1989, to acquire Texas Securities Bancshares, Inc.; Central Bank and Trust; North Fort Worth Bank; and First State Bank, Grand Prairie, Texas.
Granted, May 15, 1989.

San Francisco Western Bancshares, Inc., Coos Bay, Oregon -- extension to August 15, 1989, to acquire Western Bank.
Granted, May 16, 1989.

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

INTERNATIONAL OPERATIONS

Staff Director Morgan Guaranty International Finance Corporation,
BS&R New York, New York -- to make an additional
investment in Morgan Bank of Canada, Toronto,
Canada.
Permitted, May 18, 1989.

MEMBERSHIP

Kansas City Alpine Bank, Aspen, Aspen, Colorado -- to become a
member of the Federal Reserve System.
Approved, May 17, 1989.

Dallas Fort Worth State Bank, Fort Worth, Texas -- six
months' notice of withdrawal from membership in the
Federal Reserve System.
Waived, May 18, 1989.

REGULATIONS AND POLICIES

Secretary Federal Open Market Committee -- policy record for
the meeting of March 28, 1989.
Published, May 19, 1989.

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

BANK HOLDING COMPANIES

Chicago Caisse Nationale de Credit Agricole S.A., Paris, France -- to acquire Bertrand Michel Securities, Inc., New York, New York, and engage in securities brokerage and investment advisory services. Returned, April 27, 1989.

Philadelphia First Peoples Financial Corporation, Westmont, New Jersey -- to acquire First Peoples Mortgage Corporation, and engage in mortgage banking activities. Permitted, May 13, 1989.

Richmond Key Centurion Bancshares, Inc., Charleston, West Virginia -- to acquire Guyan National Bank, Barboursville, West Virginia. Approved, May 10, 1989.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Richmond Acacia Mutual Life Insurance Company, Washington, D. C. -- request for Dr. Floretta D. McKenzie to serve as director of Riggs National Corporation, Washington, D. C., while serving as a director of Acacia Mutual Life Insurance Company. Granted, May 10, 1989.

CAPITAL STOCK

Chicago Manhattan Bancshares, Inc., Manhattan, Illinois -- redemption of shares. Approved, May 11, 1989.

EXTENSIONS OF TIME

Philadelphia Commerce Bancorp, Cherry Hill, New Jersey -- extension to September 12, 1989, to acquire Commerce Bank / Harrisburg, Camp Hill, Pennsylvania. Granted, May 12, 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

NONE

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

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

First State Bancorp, Howell, New Jersey to acquire
20% of the shares of First Washington State Bank,
Washington, New Jersey, a proposed new bank.1/

6/14/89 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

None.

SECTION IV

Applications Not Involving
Public Comment

None.

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



FEDERAL
RESERVE BANK OF
PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

None.

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

Comment Period Ending Date

Fulton Bancshares Corporation, McConnellsburg, 1/
PA to become a Bank Holding Company by
acquiring Fulton County National Bank and
Trust Company, McConnellsburg, PA pursuant
to Section 3(a)(1) of the Bank Holding Company
Act.

Newspaper:	6/5/89
Federal Register:	6/2/89

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 May 20, 1989

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</u>
Received Notice of Change in Bank Control on May 8, 1989 from R.B. Campbell, Hyden, Kentucky, of his intent to acquire an additional 6.3 percent of the total shares outstanding of Hyden Citizens Bancorp, Inc., Hyden, Kentucky, which will increase his total holdings in the target institution to 23.4 percent.	F - May 30, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) Notification on May 12, 1989 from PNC Financial Corp, Pittsburgh, Pennsylvania, to engage <u>de novo</u> in underwriting and dealing in permitted government obligations and money market instruments pursuant to Section 225.25 (b) (16) of Regulation Y through BHC Securities, Inc., Philadelphia, Pennsylvania.	Not Yet Known #
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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 May 20, 1989

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

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Federal Reserve Bank of Richmond

**Section I - Applications Subject to Newspaper
Notice Only**

<u>Application</u>	<u>Comment Period Ending Date</u>
Hanover Bank, Mechanicsville, Virginia, request for permission to establish a branch at 5911 Mechanicsville Pike, Mechanicsville, Virginia.*	6-9-89
Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch on U. S. Route 360 across from the Battlefield Green development, approximately 3.2 miles east of Interstate 295, Mechanicsville, Virginia.*	6-14-89
Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch at 5445 Glenside Drive, Richmond, Virginia.*	6-14-89
County Bank of Chesterfield, Midlothian, Virginia, request for permission to establish a branch at 10226 Midlothian Turnpike, Richmond, Virginia.*	6-22-89

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None

*Application is subject to CRA.

May 22, 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>
Citizens Trust Bank Atlanta, Georgia To establish a branch at 3030 Headline Drive (Kroger Store #242), Atlanta, Georgia, to be known as the Kroger in store #242 Office.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Commerce Bank of Tampa Tampa, Florida Change in control by Edward F. Giunta to acquire an additional 61.97 percent of the outstanding shares of common stock, increasing total ownership to 62.91 percent.	
Fannin Bancshares, Inc. Blue Ridge, Georgia 1-BHC formation, Peoples Bank of Fannin County, Blue Ridge, Georgia.	06-18-89 Newspaper
BMR Financial Group, Inc. Atlanta, Georgia To acquire Bay Bankshares, Inc., Clearwater, Florida, and indirectly acquire its subsidiary banks, AmeriBank, Clearwater, Florida and AmeriBank of Oldsmar, Oldsmar, Florida.	

Southeast Mississippi Corporation
Quitman, Mississippi
Change in control by The Paul E. Broadhead Revocable Trust, C. Dennis Goldman, Trustee, to acquire 45,575 shares (99.59 percent) of the outstanding shares of common stock.

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

<u>Application</u>
Consolidated Bank, N.A. Hialeah, Florida To establish and acquire 100 percent of Consolidated Bank, N.V., Willemstad, Curacao, Netherland, Antilles.

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
EFT	Central State Bank Muscatine, Iowa Econofood Store, 501 West Bypass 61 Muscatine, Iowa*	N - 5-20-89
Branch/24A	Warren Bank Warren, Michigan SW Corner Freda & W. Warren Avenue Dearborn, Michigan -- 24A - \$440,000*	N - **
EFT	Countryside Bank of Stratford Bloomington, Illinois Stratford Square Shopping Mall Army Trail Road & Gary Avenue Bloomington, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Marshall & Ilsley Corporation Milwaukee, Wisconsin First National Bank of Cudahy Cudahy, Wisconsin*	FR - 5-31-89 N - 6-5-89
Y-1	Hershare Financial Corporation Herscher, Illinois State Bank of Hersher Hersher, Illinois*	N - 5-22-89 FR - 5-26-89
Y-1	Colfax Bancshares, Inc. Colfax, Iowa The First National Bank in Colfax Colfax, Iowa*	N - ** FR - 6-8-89
CoC-HC	Hawkeye Bancorporation Des Moines, Iowa Hawkeye Bancorporation ESOP Des Moines, Iowa	N - 5-26-89 FR - 5-31-89
Y-2	Michigan National Corporation Farmington Hills, Michigan First State Bank and Trust Company Port Lavaca, Texas*	N - 5-20-89 FR - 5-12-89

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	Boulevard Bancorp, Inc. Chicago, Illinois Northwest Financial Corp. Chicago, Illinois National Security Bank of Chicago Chicago, Illinois*	FR - 6-2-89 N - 4-27-89
Y-2	Miami Corporation Chicago, Illinois Northwest Financial Corp. Chicago, Illinois National Security Bank of Chicago Chicago, Illinois*	FR - 6-2-89 N - 4-27-89
Y-1	SBK Bancshares, Inc. Kiel, Wisconsin State Bank of Kiel Kiel, Wisconsin*	N - ** FR - **
Y-1	Mechanicsville Trust & Savings Bank, Trustee of The Mechanicsville Trust & Savings Bank Employee Stock Ownership Plan & Trust Mechanicsville, Iowa Mechanicsville Bancshares, Inc. Mechanicsville, Iowa Mechanicsville Trust & Savings Bank Mechanicsville, Iowa*	N - ** FR - **

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 - **
4(c)(8)	Central-State Bancorp, Inc. Frankfort, Michigan Central State Leasing, Inc. Frankfort, Michigan	FR - **

Federal Reserve Bank of Chicago

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

Type Application

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

None.

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>
North Shore Bank of Commerce Duluth, MN To establish a branch at 1600 Miller Trunk Highway, Duluth, MN.	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Hansen Freeborn, Inc. Freeborn, MN To acquire First State Bank, Freeborn, MN	5-19-89 (Federal Register)
Bosshard Banco, Ltd. La Crosse, WI To acquire Bank of Stoddard Stoddard, WI*	5-26-89 (Federal Register)
Bosshard Banco, Ltd. La Crosse, WI To acquire Ferryville State Bank Ferryville, WI*	5-26-89 (Federal Register)
Edward Bros. Holding Company, Inc. Denton, MT To acquire Farmers State Bank, Denton, MT*	Not yet available
Pioneer Acquisition Corp. Ladysmith, WI To acquire Pioneer National Bank Ladysmith, WI*	Not yet available
New Richland Bancshares, Inc. New Richland, MN To acquire the State Bank of New Richland New Richland, MN*	6-9-89 (Newspaper)

*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>
Hansen Freeborn, Inc. Freeborn, MN To engage in operating a general insurance agency in a place with a population not exceeding 5,000 through the acquisition of Freeborn Agency, Inc., Freeborn, MN.	5-19-89

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>
None.	

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Barbara S. and/or Nicholas L. Shelby, Bethany, Missouri, for approval to retain their proportionate ownership interest in Harrison County Bancshares, Inc., Bethany, Missouri, of 20.56 percent.	Not Available
Michael W. and/or Sharon L. Cahoone, Elmdale, Kansas, for prior approval to increase their proportionate ownership interest in Elmdale Bankshares, Inc., Elmdale, Kansas, by 38.38 percent to 45.00 percent.	Not Available
American Banking and Financial Corporation, Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of American National Bank, Littleton, Colorado, a <u>de novo</u> bank.*	Not Available
Commercial Bankstock, Inc., Oklahoma City, Oklahoma, for prior approval to acquire and merge with Mercantile Bancorp, Inc., Moore, Oklahoma, parent of Mercantile Bank, N.A., Moore, Oklahoma.*	Not Available
Jeffrey N. Bradley, Morrison, Colorado, for approval to retain his proportionate ownership interest in Evergreen Bancorporation, Evergreen, Colorado, of 18.35 percent.	May 19, 1989

C. R. Cowherd, Carrollton, Missouri, for approval to retain his proportionate ownership interest in Carroll County Bancshares, Inc., Carrollton, Missouri, of 17.54 percent. May 19, 1989

H. Dale Martin, Hiawatha, Kansas, for prior approval to increase his proportionate ownership interest in Nebraska National Corporation, Omaha, Nebraska, by 10.5 percent to 16.0 percent. May 30, 1989

Edwin F. Wambsganss, Longmont, Colorado, for prior approval to increase his proportionate ownership interest in Green Mountain Bancorporation, Inc., Lakewood, Colorado, by 2.12 percent to 23.97 percent. May 30, 1989

Denton Weichman, Ainsworth, Nebraska, for prior approval to increase his proportionate ownership interest in First Ainsworth Company, Ainsworth, Nebraska, by 97.74 percent to 100 percent. May 31, 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

Dorchester State Company, Dorchester, Nebraska, for prior approval to redeem 75,649 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 MAY 15, 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 Lordsburg Financial Corporation, Lordsburg, NM to acquire Western Bank, Lordsburg, NM	89/06/04

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 5/19/89

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Guardian Bank, Phoenix, Arizona, to relocate its head office from 3302 East Shea Boulevard, Phoenix Arizona, to 7000 East Shea Boulevard, Scottsdale, Arizona.	<u>Newspaper:</u> 6/19/89

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

ValliCorp Holdings, Inc., Fresno, California, to become a bank holding company through the acquisition of Fresno Bancorp and Western Commercial, Inc., both of Fresno, California.	<u>Fed. Reg.:</u> Not available <u>Newspaper:</u> 6/12/89
Salinas Valley Bancorp, Salinas, California, to become a bank holding company through the acquisition of Bank of Salinas, Salinas, California.	<u>Fed. Reg.:</u> 6/14/89 <u>Newspaper:</u> Not available
Ernest L. Go, Hillsborough, California, to: 1) retroactively increase ownership from 14.5 to 17.99 percent, and 2) increase ownership up to 24.9 percent of Orient Bancorporation, San Francisco, California.	<u>Fed. Reg.:</u> 6/14/89 <u>Newspaper:</u> Not available

Section III - Applications Subject to Federal Register Notice Only

ValliCorp Holdings, Inc., Fresno, California, to acquire Western Commercial Leasing Company, Fresno, California, and thereby engage in leasing of personal property.	<u>Fed. Reg.:</u> Not available
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

* Subject to CRA.