

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 23
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending June 10, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Community Reinvestment Act disclosures; government check cashing; and minimal fees and withdrawal allowances for checking accounts with minimum balance requirements -- statement by Governor Seger before the Subcommittee on Consumer and Regulatory Affairs of the Senate Committee on Banking, Housing, and Urban Affairs, June 7, 1989. Authorized, June 5, 1989.

RESERVE BANK SERVICES

Payments system risk reduction program -- adoption of policy statements and 120 day comment period for certain proposals (Dockets R-0665, R-0666, R-0667, R-0668, R-0669, and R-0670). Approved, May 31, 1989.

EXTENSIONS OF TIME

Payments system risk reduction program -- extension of comment period to November 17, 1989 (Dockets R-0668, R-0669, and R-0670). Granted, June 8, 1989.

FORMS

Survey of Consumer Finance (FR 3059) -- to execute. Proposed, June 5, 1989.

Weekly Report of Foreign Branch Liabilities to, and Custody Holdings for, U.S. Addressees (FR 2077) -- extension with revision. Proposed, June 8, 1989.

Weekly Report of Selected Borrowings (FR 2415); Daily Telephone Report of Selected Borrowings (FR 2415a), and the Report of Repurchase Agreements on U.S. Government and Federal Agency Securities with Specified Holders (FR 2415t) -- extension. Proposed, June 8, 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	Central State Bank, Muscatine, Iowa -- to establish an offsite electronic facility at EconoFood Store, 501 West Bypass 61. Approved, June 9, 1989.
Dallas	Lake Buchanan State Bank, Buchanan Dam, Texas -- to establish a branch at 1003 Buchanan Drive, Burnet, Texas. Approved, June 8, 1989.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a remote service facility at the Acme Markets, Westtown Village Shopping Center, U.S. Routes 202 and 926, Westtown, Pennsylvania. Approved, June 6, 1989.
Richmond	Union Bank and Trust Company, Bowling Green, Virginia -- to establish a branch at Hanover Industrial Air Park, 340 South Richardson Road, Ashland, Virginia. Approved, June 7, 1989.
Richmond	Washington Bank (of Maryland), Baltimore, Maryland -- to establish a branch at 15245 Shady Grove Road, Rockville, Maryland. Approved, June 7, 1989.

BANK HOLDING COMPANIES

Kansas City	Ace Gas, Inc., Deshler, Nebraska -- to acquire Gibbon Exchange Company, Gibbon, Nebraska, and Exchange Bank of Gibbon. Returned, June 8, 1989.
Kansas City	American Banking and Financial Corporation, Denver, Colorado -- to acquire American National Bank, Littleton, Colorado. Returned, June 6, 1989.
New York	Artemisia Holdings, Inc., Stamford, Connecticut -- to acquire Connecticut Bancorp, Norwalk, Connecticut. Approved, June 7, 1989.

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

BANK HOLDING COMPANIES

St. Louis	Bank of Bolivar Employee Stock Ownership Plan & Trust, Bolivar, Tennessee -- to acquire Financial Services, Inc., Approved, June 8, 1989.
St. Louis	Banterra Corp., Eldorado, Illinois -- to engage de novo in insurance agency activities through Banterra Insurance Services, Inc. Permitted, June 9, 1989.
Secretary	Barnett Banks, Inc., Jacksonville, Florida -- to acquire Investors Trust Financial Corporation, Duluth, Georgia. Approved, June 9, 1989.
Atlanta	BMR Financial Group, Inc., Atlanta, Georgia -- to acquire Tucker State Bank, Winter Garden, Florida. Approved, June 6, 1989.
Chicago	Farmington Bancorp, Inc., Farmington, Illinois -- to acquire Bank of Farmington. Approved, June 6, 1989.
Richmond	First Union Corporation, Charlotte, North Carolina -- to make an additional investment in First Union Export Trading Company. Approved, June 5, 1989.
Richmond	First Wachovia Corporation, Winston - Salem, North Carolina -- to acquire First Bank and Trust Company, Fayetteville, Georgia. Approved, June 6, 1989.
Secretary	FirstBank Holding Company of Colorado, Lakewood, Colorado -- to acquire FirstBank of South Boulder, N.A., Boulder; and FirstBank of Beaver Creek, N.A., Eagle County, Colorado. Approved, June 6, 1989.
Philadelphia	Fulton Bancshares Corporation, McConnellsburg, Pennsylvania -- to acquire Fulton County National Bank and Trust Company. Approved, June 6, 1989.

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

BANK HOLDING COMPANIES

Atlanta	Golden Isles Financial Holdings, Inc., Brunswick, Georgia -- to acquire First Bank of Brunswick, Brunswick, Georgia. Approved, June 8, 1989.
Chicago	Hershare Financial Corporation, Herscher, Illinois -- to acquire State Bank of Herscher. Approved, June 6, 1989.
Minneapolis	Malta Banquo, Inc., Malta, Montana -- to acquire Valley Bank of Glasgow, Glasgow, Montana. Approved, June 9, 1989.
St. Louis	MidSouth Bancshares, Inc., Millington, Tennessee -- to acquire Tennessee Bank and Trust, and by Independent Southern Bancshares, Inc., Brownsville, Tennessee, to acquire MidSouth. Approved, June 9, 1989.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Inc., Des Moines, Iowa; and Norwest Financial, Inc. -- to acquire certain assets from Financial Investment Associates Incorporated, Northfield, Illinois. Approved, June 9, 1989.
Boston	People's Savings Financial Corp., New Britain, Connecticut -- to acquire The People's Savings Bank of New Britain. Approved, June 9, 1989.
San Francisco	Vineyard National Bancorp, Rancho Cucamonga, California -- to engage de novo in escrow services through Vineyard Escrow Company. Returned, June 9, 1989.
San Francisco	WestOne Bancorp, Boise, Idaho; to merge Western Bank Holding Company with First Security Bancorp, Tacoma, Washington, and acquire First Security Bank, and effect a reorganization of Community Bank of Renton, Renton, Washington. Approved, June 5, 1989.

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

BANK MERGERS

Kansas City First Nebraska Bank - Valley, Valley, Nebraska -- to
merge with First Nebraska Bank - Arcadia, Arcadia,
Nebraska.
Approved, June 8, 1989.

BANK PREMISES

Richmond Bank of Suffolk, Suffolk, Virginia -- investment in
bank premises.
Approved, June 8, 1989.

Richmond One Valley Bank of Summersville, Inc., Summersville,
West Virginia -- investment in bank premises.
Approved, June 8, 1989.

Cleveland Wheeling Dollar Bank, Wheeling, West Virginia --
investment in bank premises.
Approved, June 6, 1989.

BANKS, STATE MEMBER

St. Louis English State Bank, English, Indiana -- payment of a
dividend.
Approved, June 9, 1989.

CAPITAL STOCK

Minneapolis Consolidated Holding Company, Oldham, South Dakota --
redemption of shares.
Approved, June 8, 1989.

Minneapolis Norwest Corporation, Minneapolis, Minnesota --
redemption of shares.
Approved, June 9, 1989.

CHANGE IN BANK CONTROL

Chicago Bellwood Bancorporation, Inc., Bellwood, Illinois --
change in bank control.
Permitted, June 9, 1989.

Minneapolis Citizens Bank Holding Company, Finley, North Dakota
-- change in bank control.
Permitted, June 6, 1989.

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

CHANGE IN BANK CONTROL

Minneapolis Consolidated Holding Company, Oldham, South Dakota --
change in bank control.
Permitted, June 8, 1989.

San Francisco El Dorado Bancorp, Tustin, California -- change in
bank control.
Permitted, June 9, 1989.

San Francisco Hemet Bancorp, Hemet, California -- change in bank
control.
Permitted, June 9, 1989.

San Francisco Stockmen's Bancorp, Kingman, Arizona -- change in
bank control.
Permitted, June 7, 1989.

COMPETITIVE FACTORS REPORTS

Atlanta First National Bank of Atlanta, Atlanta, Georgia,
proposed merger with First Bank and Trust Company,
Fayetteville, Georgia -- report on competitive
factors.
Submitted, June 6, 1989.

Chicago First National Bank of Cudahy, Cudahy, Wisconsin,
proposed merger with M&I First National Bank of
Cudahy -- report on competitive factors.
Submitted, June 6, 1989.

Cleveland First National Bank of Manchester, Manchester,
Kentucky, proposed merger with FNB National Bank of
Manchester -- report on competitive factors.
Submitted, June 5, 1989.

Boston Granite Bank, N.A., Peterborough, New Hampshire,
proposed merger with Granite Bank, Inc., Amherst,
New Hampshire -- report on competitive factors.
Submitted, June 6, 1989.

Dallas Groos Bank, National Association, San Antonio, Texas,
proposed merger with San Pedro Bank -- report on
competitive factors.
Submitted, June 8, 1989.

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

COMPETITIVE FACTORS REPORTS

St. Louis	Madison Bank and Trust Company, Madison, Indiana, proposed merger with Rising Sun State Bank, Rising Sun, Indiana -- report on competitive factors. Submitted, June 9, 1989.
New York	Marine Midland Bank, N.A., Buffalo, New York, proposed purchase of certain assets and assumption of certain liabilities of three branch offices of Bankers Trust Company, New York, New York -- report on competitive factors. Submitted, June 5, 1989.
New York	New Brunswick Savings Bank, New Brunswick, New Jersey, proposed merger with Constellation Interim Savings Bank -- report on competitive factors. Submitted, June 7, 1989.
Chicago	Rising Sun State Bank, Rising Sun, Indiana, proposed merger with Rising Sun Acquiring State Bank -- report on competitive factors. Submitted, June 6, 1989.
Atlanta	Southeast Bank, N.A., Miami, Florida, proposed purchase of the assets and assumption of the liabilities of the Bird Road Branch of International Bank of Miami -- report on competitive factors. Submitted, June 5, 1989.
Chicago	State Bank of Herscher, Illinois, proposed merger with Republic Bank of Herscher -- report on competitive factors. Submitted, June 5, 1989.
Minneapolis	State Bank of New Richland, New Richland, Minnesota, proposed merger with New State Bank of New Richland -- report on competitive factors. Submitted, June 8, 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, June 5, 1989.

Atlanta City Bancorp, New Iberia, Louisiana -- extension to
achieve change in bank control.
Granted, June 6, 1989.

San Francisco First Interstate Bancorp, Los Angeles, California --
extensions to divest certain properties.
Granted, June 8, 1989.

San Francisco First Security Corporation, Salt Lake City, Utah --
extensions to divest certain properties.
Granted, June 5, 1989.

Secretary Firsttrust Savings Bank, Philadelphia, Pennsylvania --
extension to file election procedures in connection
with measuring growth.
Granted, June 6, 1989.

Staff Director Fleet / Norstar Financial Group, Inc., Providence,
BS&R Rhode Island -- 90 day extension to divest general
insurance activities of Landmark Agency, Inc.
Granted, June 5, 1989.

Chicago Liberty State Bank & Trust, Hamtramck, Michigan --
extension to August 22, 1989, to redeem shares.
Granted, June 6, 1989.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- to relocate and
renovate the Research department.
Approved, June 6, 1989.

Director, FRBO Federal Reserve Bank of Kansas City -- to renovate
the first floor of the Denver Branch building.
Approved, June 6, 1989.

Director, FRBO Federal Reserve Bank of San Francisco -- to purchase
disk storage devices, tape controllers, and tape
drives.
Approved, June 6, 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>
Valley Bancorp, Inc., White River Junction, Vermont - 3(a) (1) application to become a bank holding company through the acquisition of Valley Bank, White River Junction, Vermont*	<u>Newspaper</u>	06-23-89
	<u>Federal Register</u>	06-23-89

Banknorth Group, Inc., Burlington, Vermont, a Delaware corporation - 3(a) (5) application to acquire Banknorth Group, Inc., a Vermont corporation and Howard Bancorp, both of Burlington, Vermont*	<u>Newspaper</u>	06-24-89
	<u>Federal Register</u>	06-30-89

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Society for Savings Bancorp, Inc., Hartford, Connecticut - 4(c) (8) application to retain its indirect ownership of 33 1/3% of the voting shares of CADRE, Inc., Avon, Connecticut	<u>Federal Register</u>	06-29-89

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

<u>Application</u>	
	NONE

*Subject to CRA

Comment Period
Ending Date

SECTION I

Applications Subject to Newspaper
Notice Only

None.

SECTION II

Applications Subject to Both
Newspaper and Federal Register Notice

Howard R. Curd, Longwood, Florida to acquire up to
25.0% of the shares of Community National Bancorp, Inc.,
Staten Island, New York. 6/20/89

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

The Long-Term Credit Bank of Japan Ltd., Tokyo, Japan
to engage through LTCB/MAS Investment Management Inc.
in investment advisory and discretionary money manage-
ment activities. 6/30/89

U.S. Trust Corp., New York, New York to acquire the
shares of Denker & Goodwin Inc., Dallas, Texas and
thereby to engage in investment advisory activities. 6/19/89

Community National Bancorp, Inc., Staten Island,
New York to engage through its subsidiary, Community
Mortgage Corp., in making mortgage loans. N/A

SECTION IV

Applications Not Involving
Public Comment

None.

-
- 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

	<u>Comment Period Ending Date</u>
<u>Meridian Bank</u> , Reading, PA to establish a remote service facility to be located at 230 Montgomery Mall, U.S. Routes 202 and 309, North Wales, Montgomery County, PA.	7/3/89

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

	<u>Comment Period Ending Date</u>
<u>B.M.J. Financial Corp.</u> , Bordentown, NJ to <u>1/</u> acquire Bank of Delaware Valley (in organization), Fairless Hills, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
Newspaper:	6/30/89
Federal Register:	6/29/89
<u>Meridian Bancorp</u> , Reading, PA to acquire <u>1/</u> 24.9% of First Commercial Bank of Philadelphia (in organization), Philadelphia, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
Newspaper:	7/3/89
Federal Register:	6/30/89
<u>Guaranty Bancshares Corporation ("GBC")</u> , <u>1/</u> Shamokin, PA to acquire 40% of voting shares of Guaranty Bank of Princeton, Princeton, NJ, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
Newspaper:	7/5/89
Federal Register:	N/A*

(continued)



FEDERAL
RESERVE BANK OF
PHILADELPHIA

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

CoreStates Financial Corp., Philadelphia, PA
to acquire assets of Shawmut Credit Corp.,
Boston, MA, pursuant to Section 4(c)(8) of
the Bank Holding Company Act.

6/29/89

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

None.

1/ Subject to provisions of Community Reinvestment Act.

*N/A - not yet available.

Applications Bulletin
For Week Ending June 10, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on June 9, 1989 from Fifth Third Bank, Cincinnati, Ohio, to establish a branch at 1474 Hamilton-Richmond Road, Hamilton, Ohio.

* July 9, 1989

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

Received Notice of Change in Bank Control on May 23, 1989 from Ameritrust Corporation Employees' Savings and Investment Plan of its intent to acquire up to 16 percent of the total shares outstanding of Ameritrust Corporation, Cleveland, Ohio.

N - July 5, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) application on May 31, 1989 from Provident Bancorp, Inc., Cincinnati, Ohio, to acquire Northern Kentucky Financial Corporation, Florence, Kentucky, a wholly-owned non-banking subsidiary of Northern Kentucky Trustcorp, Inc., Alexandria, Kentucky.

June 29, 1989

-
- * - 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 June 10, 1989

Received Section 4(c) (8) application on June 1, 1989 from National City Corporation, Cleveland, Ohio, to acquire Shawmut Mortgage Corporation, Miamisburg, Ohio. June 29, 1989

Received Section 4(c) (8) notification on June 5, 1989 from Society Corporation, Cleveland, Ohio, to engage de novo in making, acquiring, or servicing subordinated loans or other extensions of credit through its wholly-owned subsidiary, Society Capital Corporation, Cleveland, Ohio, pursuant to Section 225.25(b) (1) of Regulation Y. Not Yet Known #

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

NONE

-
- * - 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>
First United Bancorporation, Anderson, South Carolina, for prior approval to acquire substantially all of the assets of Universal Loans, Inc., Sumter, South Carolina.	6-13-89
Bank of Hampton Roads, Chesapeake, Virginia, request for permission to establish a branch at 1500 Mt. Pleasant Road, Chesapeake, Virginia.*	6-16-89
Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch at the intersection of U. S. Route 60 and Busch Corporate Center Drive, Williamsburg, Virginia.*	7-3-89
Signet Bank/Virginia, Richmond, Virginia, request for permission to establish a branch at Fairfax Drive and Stuart Street in the Ballston Metro Center, Arlington, Virginia.*	7-3-89
Crestar Bank, Richmond, Virginia, request for permission to establish a branch at the Gunston Plaza Shopping Center, 9400 Richmond Highway, Lorton, Virginia.*	7-3-89

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

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

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

First Union Corporation, Charlotte, North Carolina, to engage de novo in underwriting and dealing in bank-eligible securities; underwriting and dealing in the following bank-ineligible securities: municipal revenue bonds, mortgage-related securities, commercial paper, and consumer-receivable-related securities; the provision of investment advisory services; the provision of securities brokerage services; the provision of foreign exchange advisory and transactional services; acting as a futures commission merchant for customers; the purchase and sale of silver and gold bullion and coins for the account of customers; providing advice regarding loan syndications, interest rate swaps and caps and similar transactions; providing valuations, fairness opinions and advice in connection with merger, acquisition, divestiture and similar transactions; and conducting private placements of securities as agent for issuers through its subsidiary, First Union Securities, Inc., Charlotte, North Carolina. The activities would be conducted nationwide.**

6-30-88

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

Application

Southwest Virginia Bankshares, Inc., Marion, Virginia, to repurchase more than 10% of its own shares.

**Expiration of comment period specified in the Federal Register.

June 12, 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>
Central Bank Miami, Florida To establish a branch at 111 N.W. 183 Street, Miami, Florida, to be known as the Washington Square Office.	06-25-89 (CRA)

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

<u>Application</u>	<u>Comment Period Ending Date</u>
CB&T Bancshares, Inc. Columbus, Georgia To merge with Vanguard Banks, Inc., Valparaiso, Florida, and indirectly acquire its banking subsidiary, Vanguard Bank and Trust Company, Valparaiso, Florida.	
First Clayton Bancshares, Inc. Clayton, Georgia 1-BHC formation, First Clayton Bank & Trust Company, Clayton, Georgia (in organization).	
Commerce Bank of Tampa Tampa, Florida Change in control by Edward F. Giunta to acquire an additional 64.7 percent of the outstanding shares of common stock that will increase his total ownership to 65.06 percent.	06-26-89 Newspaper
SouthTrust of Jackson County, Inc. Marianna, Florida Joint with SouthTrust Corporation, Birmingham, Alabama, to merge with Florida Central Banks, Inc., Chipley, Florida, and indirectly acquire its banking subsidiary, Bank of Washington County, Chipley, Florida, and to merge with Florida Community Banks, Inc., Bonifay, Florida, and indirectly acquire its banking subsidiary, First Bank of Holmes County, Bonifay, Florida.	

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	The Friendship State Bank Friendship, Indiana 12933 Lenover St. Dillsboro, Indiana*	N - 6-25-89
Branch/24A	Warren Bank Warren, Michigan SW Corner Freda & W. Warren Avenue Dearborn, Michigan -- 24A - \$440,000*	N - 6-24-89
EFT	Countryside Bank of Stratford Bloomington, Illinois Stratford Square Shopping Mall Army Trail Road & Gary Avenue Bloomington, Illinois*	N - 6-16-89
Branch/24A	Central State Bank Elkader, Iowa 200 N. Main Elkader, Iowa*	N - 6-19-89
Merger/ Branch	First of America Bank-Northern Michigan Cheboygan, Michigan Antrim County State Bank Mancelona, Michigan Branch - 625 N. Williams Street Mancelona, Michigan*	N - **
Membership	Bank of Commerce Hamtramck, Michigan To become a member of the Federal Reserve System*	N - **
Membership	The State Bank of Fraser Fraser, Michigan To become a member of the Federal Reserve System*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank - Southeast Trenton, Michigan Old Kent Bank - Southwest Niles, Michigan*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Old Kent Bank of Gaylord Gaylord, Michigan	N - **
	Old Kent Bank and Trust Company Grand Rapids, Michigan	
	Old Kent Bank of Big Rapids Big Rapids, Michigan	
	Old Kent Bank of Brighton Brighton, Michigan	
	Old Kent Bank of Cadillac Cadillac, Michigan	
	Old Kent Bank - Central Owosso, Michigan	
	Old Kent Bank of Grand Haven Grand Haven, Michigan	
	Old Kent Bank - Grand Traverse Traverse City, Michigan	
	Old Kent Bank of Hillsdale Hillsdale, Michigan	
	Old Kent Bank of Holland Holland, Michigan	
	Old Kent Bank of Kalamazoo Kalamazoo, Michigan	
	Old Kent Bank of Lansing, N.A. Lansing, Michigan	
	Old Kent Bank of Ludington Ludington, Michigan	
	Old Kent Bank of Petoskey Gaylord, Michigan	
	Old Kent Bank of St. Johns St. Johns, Michigan	
	Old Kent Bank - Southeast Trenton, Michigan	
	Old Kent Bank - Southwest Niles, Michigan*	

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank - Southeast Trenton, Michigan Old Kent Bank - Southwest Niles, Michigan*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank - Southeast Trenton, Michigan Old Kent Bank - Southwest Niles, Michigan*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper
Notice Only
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank - Southeast Trenton, Michigan Old Kent Bank - Southwest Niles, Michigan*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank - Southeast Trenton, Michigan Old Kent Bank - Southwest Niles, Michigan*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank - Southeast Trenton, Michigan Old Kent Bank - Southwest Niles, Michigan*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Branch	Old Kent Bank - Southwest Niles, Michigan Old Kent Bank and Trust Company Grand Rapids, Michigan Old Kent Bank of Big Rapids Big Rapids, Michigan Old Kent Bank of Brighton Brighton, Michigan Old Kent Bank of Cadillac Cadillac, Michigan Old Kent Bank - Central Owosso, Michigan Old Kent Bank of Gaylord Gaylord, Michigan Old Kent Bank of Grand Haven Grand Haven, Michigan Old Kent Bank - Grand Traverse Traverse City, Michigan Old Kent Bank of Holland Holland, Michigan Old Kent Bank of Hillsdale Hillsdale, Michigan Old Kent Bank of Kalamazoo Kalamazoo, Michigan Old Kent Bank of Lansing, N.A. Lansing, Michigan Old Kent Bank of Ludington Ludington, Michigan Old Kent Bank of Petoskey Petoskey, Michigan Old Kent Bank of St. Johns St. Johns, Michigan Old Kent Bank - Southeast Trenton, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC/RoS	Eastern Wisconsin Bancshares, Inc. Howards Grove, Wisconsin CoC - Dr. Roger L. Siegert & Plymouth Veterinary Center Profit Sharing Trust, R. Siegert, Trustee - State Bank of Howards Grove RoS - to redeem 1,210 shares from Robert & Yvonne Rurman	N - 6-30-89 FR - 6-21-89
Y-1	Pine Creek Bancorp, Inc. Oakland, Illinois The Oakland National Bank Oakland, Illinois*	N -05-07-89 FR -05-10-89
Y-1	SBK Bancshares, Inc. Kiel, Wisconsin State Bank of Kiel Kiel, Wisconsin*	N - 6-12-89 FR - 6-14-89
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 - 6-14-89
Y-2	Cascade Bancorporation, Inc. Altoona, Iowa Wabeno Bancorporation, Inc. Altoona, Iowa State Bank of Wabeno Wabeno, Wisconsin*	N - ** FR - **
Y-1	Wabeno Bancorporation, Inc. Altoona, Iowa State Bank of Wabeno Wabeno, Wisconsin*	N - ** FR - **
Y-1	State Savings Bancorp, Inc. Caro, Michigan State Savings Bank of Caro Caro, Michigan*	N - 6-26-89 FR - 6-21-89

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	Citizens National Bancorporation Charles City, Iowa First Clarion Bancorporation Clarion, Iowa The First National Bank of Clarion Clarion, Iowa*	N - 6-26-89 FR - 6-29-89
CoC-HC	First Financial Corporation Terre Haute, Indiana First Financial Corporation ESOT Terre Haute, Indiana Terre Haute First National Bank Terre Haute, Indiana First State Bank Poland, Indiana First Citizens State Bank of Newport Newport, Indiana First Farmers State Bank Sullivan, Indiana	N - 6-23-89 FR - 6-21-89
Y-2	Minonk Bancshares, Inc. Minonk, Illinois Citizens Group, Inc. Toluca, Illinois The Citizens National Bank of Toluca Toluca, Illinois*	N - 6-8-89 FR - **
CoC-HC/ROS	Hillsdale Development Corporation Davenport, Iowa Redeem 26,826 shares (26.83 percent) outstanding common stock	N - ** FR - **
CoC-HC/ROS	Wenona Bancorp, Inc. Wenona, Illinois Redeem 2,260 shares (37.7 percent) from Edward C. & Mary H. Horter	N - ** FR - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Merchants National Corporation Indianapolis, Indiana To issue and sell travelers checks	FR - 6-30-89
4(c)(8)	Illinois Holding Co. Sherrard, Illinois Engage in mortgage & commercial financial activities	FR - 6-23-89
Y-4	Caisse Nationale De Credit Agricole Paris, France Bertrand Michel Securities, Inc. New York, New York	FR - **
4(c)(8)	CNBC Bancorp, Inc. Chicago, Illinois CNBC Leasing Corp. Chicago, Illinois	FR - **
4(c)(8)	CNBC Bancorp, Inc. Chicago, Illinois CNBC Investment Corp. Chicago, Illinois	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Luana Bancorporation Luana, Iowa Redeem 5,240 shares (43.20 percent) of common stock

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>
*Section 3(a)(3) application by Reelfoot Bancshares, Inc., Union City, Tennessee, to acquire Dixie Bancshares, Inc., Dukedom, Tennessee	(Not available)
*Section 3(a)(3) application by Reelfoot Bancshares, Inc., Union City, Tennessee, to acquire Fulton Bancshares, Inc., Fulton, Kentucky	(Not available)
*Section 3(a)(1) application by Progressive Financial Services Employee Stock Ownership Trust, McKenzie, Tennessee, to increase its ownership interest in Progressive Financial Services, Inc., McKenzie, Tennessee, from 24.1 percent to 32.8 percent as a result of a stock redemption	(Newspaper 7-8-89)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

Stock redemption notification by Progressive Financial Services, Inc., McKenzie, Tennessee

* 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>
North Shore Bank of Commerce Duluth, MN To establish a branch at 1600 Miller Trunk Highway, Duluth, MN.	6-19-89
Farmers and Merchants Bank Huron, SD To establish a branch in Yank- ton, SD	7-1-89

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Gail K. Mathisen To acquire 100% of St. James Bancorp. Inc., Chanhassen, MN	6-20-89 (Federal Register)
Teton Bancshares, Inc. Fairfield, MT To acquire 19.94% of the voting shares of the Choteau Bancorporation Inc., Choteau, MT*	6-30-89 (Federal Register)
Jim E. Johnson, Sandra L. Johnson, Michael W. Johnson, and Mtichell W. Johnson to each acquire contol of 19.94% of the voting shares of Choteau Bancorporation, Inc., Choteau, MT	6-30-89 (Federal Register)

*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>
Otto Bremer Foundation St. Paul, MN Bremer Financial Corporation St. Paul, MN To engage <u>de novo</u> in making and servicing loans to the Bremer Financial Corporation Employee Stock Ownership Plan and Trust.	Not yet available
Norwest Corporation Minneapolis, MN To engage <u>de novo</u> through Norwest Investment Services, Inc., in the following activities 1) Underwriting and dealing in obligations that national banks are authorized to deal in; 2) Underwriting and dealing to a limited extent in certain securities national banks are ineligible to deal in; 3) Full service retail brokerage; 4) Providing private placement services; 5) Purchasing and selling precious metals and coins for the account of customers; and 6) Acting as a futures commission merchant.	Not yet available

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

<u>Application</u>
Malta Banquo, Inc. Malta, MT To acquire Valley Bank of Glasgow Glasgow, MT

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>
Robert A. Green, Chickasha, Oklahoma, for prior approval to increase his proportionate ownership interest in First Alex Bancshares, Inc., Alex, Oklahoma, by 18.44 percent to 29.46 percent.	Not Available
Jeanette H. Martin, Tulsa, Oklahoma, for prior approval to increase her proportionate ownership interest in First Chandler Corp., Chandler, Oklahoma, by 38.7 percent to 84.7 percent.	Not Available
E & A Associates, Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 99.5 percent of the voting shares of The First National Bank of Denver, Denver, Colorado.*	Not Available
NBS Holdings, Inc., Denver, Colorado, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Bergen Park National Bank, Evergreen, Colorado, and Douglas County National Bank, Parker, Colorado.*	Not Available
James W. Eggers and Majorie M. Eggers, Omaha, Nebraska, for prior approval, as joint tenants, to acquire 24.07 percent ownership interest in Midlands Financial Services, Inc., Omaha, Nebraska.	Not Available
Hutchinson Financial Corporation, Wichita, Kansas, for prior approval to acquire 99.8 percent of the voting shares of Iuka Bancshares, Inc., Iuka, Kansas, parent of Iuka State Bank, Iuka, Kansas.*	June 20, 1989

June 21, 1989

Richard C. Civerolo, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest in Western Bancshares of Albuquerque, Inc., Albuquerque, New Mexico, by 2.63 percent to 4.65 percent; D&D Enterprises, Albuquerque, New Mexico, for prior approval to acquire 1.58 percent; Gasilio and Oliva DiGregorio, Gallup, New Mexico, for prior approval to increase their proportionate ownership interest by 2.42 percent to 4.44 percent; George A. DuBois, Albuquerque, New Mexico, for prior approval to acquire .34 percent; DuBois, Caffery, Cooksey, Bishoff and Dickinson, P.A., Profit Sharing Plan, Albuquerque, New Mexico, for prior approval to increase its proportionate ownership interest by 3.67 percent to 7.72 percent; William T. Fietz, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest by 6.43 percent to 9.46 percent; GAD Enterprises, Inc., Albuquerque, New Mexico, for prior approval to acquire .52 percent; Donald R. Holmes, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest by 2.42 percent to 4.44 percent; Steven P. Jackson, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest by .53 percent to 1.54 percent; Dennis Jontz, Albuquerque, New Mexico, for prior approval to acquire .11 percent; Western Bank Employee Stock Ownership Plan, Albuquerque, New Mexico, for prior approval to increase its proportionate ownership interest by 1.90 percent to 11.48 percent; Charles W. Williams, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest by 2.42 percent to 5.45 percent;

William P. Gralow, Albuquerque, New Mexico, for prior approval to acquire .11 percent; Dave Wintermute, Trustee, Albuquerque, New Mexico, for prior approval to increase his proportionate ownership interest by 3.15 percent to 4.16 percent; Wayne Wolf, Albuquerque, New Mexico, for prior approval to acquire 1.47 percent; Wayne Wolf, Trustee, Albuquerque, New Mexico, for prior approval to acquire 2.42 percent; and ZHMC, Inc., Albuquerque, New Mexico, for prior approval to acquire 5.06 percent.

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

Consolidated Insurance, Inc., Hill City, Kansas, for prior approval to redeem 557 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 JUNE 5, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

Lake Buchanan State Bank, Buchanan Dam, TX,
to acquire certain assets and liabilities of the failed
Lake Country National Bank, Burnet, TX, pursuant to
Section 18(c) of the Federal Deposit Insurance Act and,
incident thereto, to establish a branch office facility at
the present location of Lake Country National Bank, 1003
Buchanan Drive, Burnet, TX

None required
due to emergency

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

APPLICATION

** NOTICE EXP

*Section 3(a)(1) application by
Greater Southwest Bancshares, Inc. Employee Stock
Ownership Plan and Trust, Irving, TX to acquire
33.74 percent of Greater Southwest Bancshares, Inc.,
Irving, TX and Bank of the West, Irving, TX

06/29/89

Change in Control Notice by
Joseph A. Burke; Peter F. Cloeren, Jr.; Anton Dal Sasso;
Michael M. Lucia, Jr.; Lew C. Sheffler; William P.
Sterling, Jr.; Carlos Ray Vacek; and Earl C. Wright, Jr.,
Orange, TX; and Mary Lou Mott, Beaumont, TX to acquire an
interest in Unicorp Bancshares-Texas, Inc., Orange, TX

06/15/89

Change in Control Notice by
Charles R. Wiggins and Hillary G. Wiggins, Liberty, TX to
acquire an interest in First Liberty National Bancshares, Inc.,
Liberty, TX

06/17/89

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

Notice by Western Bancshares of Las Cruces, Inc., Las Cruces, NM,
to redeem 26,448.96 shares of its common stock.

- * SUBJECT TO CRA.
- ** EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.
- N/A - NOT AVAILABLE AT THIS TIME.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 6/09/89

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Humboldt Bank (In Organization), Humboldt, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available

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

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
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BankAmerica Corporation, San Francisco, California, to acquire American Savings Financial Corporation, which owns American Savings Bank, Tacoma, Washington, through Seafirst Corporation, Seattle, Washington. *	<u>Fed. Reg.:</u> 7/05/89 <u>Newspaper:</u> 6/30/89
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Seafirst Corporation, Seattle, Washington, to acquire American Savings Financial Corporation, which owns American Savings Bank, Tacoma, Washington. *	<u>Fed. Reg.:</u> 7/05/89 <u>Newspaper:</u> 6/30/89
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Capital City Bank Employee Stock Option Plan, Salt Lake City, Utah, to acquire 15.9 percent of Capital City Bancorp, Salt Lake City, Utah.	<u>Fed. Reg.:</u> Not available <u>Newspaper:</u> Not available
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Section III - Applications Subject to Federal Register Notice Only

Security Pacific Corporation, Los Angeles, California, to acquire Burns Fry Hoare Govett, New York, New York, and engage in certain brokerage, advisory and private placement activities.	<u>Fed. Reg.:</u> 7/07/89
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

* Subject to CRA.