

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

ST. LOUIS

JUL 17 5 35 AM '89  
FEDERAL RESERVE BANK OF CLEVELAND

H.2, 1989, No. 26  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending July 1, 1989.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**BANK HOLDING COMPANIES**

St. Croix Valley Bancshares, Inc., Bloomington, Minnesota -- to acquire Stillwater Bancorporation, Stillwater, Minnesota, and Cosmopolitan State Bank of Stillwater.  
Denied, June 26, 1989.

Sumitomo Bank, Limited, Osaka, Japan -- to engage de novo in interest rate and currency swap activities through Sumitomo Bank Capital Markets, Inc., New York, New York.  
Permitted, June 26, 1989.

**FORMS**

Survey of Consumer Finances (FR 3059) -- to implement.  
Approved, June 28, 1989.

**REGULATIONS AND POLICIES**

Regulation CC -- first of a series of Reports to the Congress Under the Expedited Funds Availability Act.  
Approved, June 29, 1989.

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

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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**

New York                      Chemical Bank, New York, New York -- to establish branches at the Estee Lauder Companies, 125 Pinelawn Road, Melville; Estee Lauder Companies, 182 Sweet Road, Old Bethpage; and Ogilvy & Mather Advertising, 2 East 48th Street, New York, New York.  
Approved, June 26, 1989.

Atlanta                        Citizens Trust Bank, Atlanta, Georgia -- to establish a branch at Kroger Store #242, 3030 Headland Drive.  
Approved, June 27, 1989.

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

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**BANK BRANCHES, DOMESTIC**

Richmond County Bank of Chesterfield, Midlothian, Virginia --  
to establish a branch at 10226 Midlothian Turnpike,  
Richmond, Virginia.  
Approved, June 28, 1989.

Chicago Friendship State Bank, Friendship, Indiana -- to  
establish a branch at 12933 Lenover Street,  
Dillsboro, Indiana.  
Approved, June 27, 1989.

**BANK HOLDING COMPANIES**

GC Banc One Corporation, Columbus, Ohio, and Banc One  
Texas Corporation -- to acquire Deposit Insurance  
Bridge Bank, N.A., Dallas, Texas.  
Approved, June 29, 1989.

Minneapolis Bosshard Banco, Ltd., La Crosse, Wisconsin -- to  
acquire Bank of Stoddard, Stoddard, Wisconsin, and  
Ferryville State Bank, Ferryville, Wisconsin.  
Approved, June 30, 1989.

St. Louis Campbell Hill Bancshares, Inc., Campbell Hill,  
Illinois -- to acquire the successor by merger to  
First State Bank of Campbell Hill.  
Approved, June 29, 1989.

Kansas City Cedar Vale Bank Holding Company, Wellington, Kansas  
-- to acquire Sumner County Bancshares, Inc., and  
Bank of Commerce & Trust Company.  
Returned, June 29, 1989.

Kansas City Country Bank Shares, Inc., Milford, Nebraska -- to  
acquire Farmers and Merchants Bank.  
Approved, June 27, 1989.

Atlanta Dahlonga Bancorp, Inc., Dahlonga, Georgia -- to  
acquire Georgia First Bank, Gainesville, Georgia.  
Approved, June 28, 1989.

Richmond First Commercial Holding Corporation, Asheville,  
North Carolina -- to acquire First Commercial Bank.  
Approved, June 26, 1989.

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

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**BANK HOLDING COMPANIES**

Chicago	Firststar Corporation, Milwaukee, Wisconsin -- to acquire The First National Bank of Wisconsin Rapids, Wisconsin Rapids, Wisconsin. Approved, June 26, 1989.
Chicago	Firststar Corporation, Milwaukee, Wisconsin, and F.W.S.F. Corporation -- to acquire Elkhorn Bankshares Corporation, Elkhorn, Wisconsin, and State Bank of Elkhorn. Approved, June 26, 1989.
Chicago	FM Financial Services Corporation, Menomonee Falls, Wisconsin -- to acquire St. Francis State Bank. Returned, June 26, 1989.
Kansas City	F.N.B.A. Holding Co., Inc., North Miami, Florida -- to acquire First National Bank of Arvada, Arvada, Colorado. Returned, June 27, 1989.
Dallas	Greater Southwest Bancshares, Inc., ESOP & Trust, Irving, Texas -- to acquire Greater Southwest Bancshares, Inc. Returned, June 28, 1989.
Minneapolis	Heritage Bancshares Corporation, Pennock, Minnesota -- to acquire Monticello Bancshares, Inc., Monticello, Minnesota, and Wright County State Bank. Approved, June 29, 1989.
Kansas City	Hutchinson Financial Corporation, Wichita, Kansas -- to acquire Iuka Bancshares, Inc., Iuka, Kansas, and Iuka State Bank. Approved, June 27, 1989.
San Francisco	Puget Sound Bancorp, Tacoma, Washington -- to engage de novo directly in community development activities. Permitted, June 25, 1989.

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

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**BANK HOLDING COMPANIES**

Richmond RHNH Corporation, Rock Hill, South Carolina -- to acquire Sterling Commercial Corporation, Charlotte, North Carolina.  
Approved, June 30, 1989.

**BANK MERGERS**

New York Bank of New York, New York, New York -- to merge with Irving Trust Company; Bank of Long Island, Babylon; Dutchess Bank & Trust Company, Poughkeepsie; Nanuet National Bank, Nanuet; and Scarsdale National Bank and Trust Company, Scarsdale, New York.  
Approved, June 29, 1989.

Chicago First of America Bank - Northern Michigan, Cheboygan, Michigan -- to merge with First of America Bank - Grand Traverse, National Association, Traverse City, Michigan.  
Approved, June 29, 1989.

**BANK PREMISES**

Cleveland Commercial Bank, Delphos, Ohio -- investment in bank premises.  
Approved, June 26, 1989.

St. Louis First Exchange Bank of St. Louis, St. Louis, Missouri -- investment in bank premises.  
Approved, June 29, 1989.

Chicago Friendship State Bank Friendship, Indiana -- investment in bank premises.  
Approved, June 27, 1989.

Chicago NBD Genesee Bank, Flint, Michigan -- investment in bank premises.  
Approved, June 29, 1989.

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

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**BANKS, STATE MEMBER**

Kansas City      Citizens State Bank and Trust Company, Ellsworth,  
                         Kansas -- payment of a dividend.  
                         Approved, June 27, 1989.

**CAPITAL STOCK**

Minneapolis      American National Agency, Inc., Nashville, Minnesota  
                         -- redemption of shares.  
                         Approved, June 27, 1989.

Philadelphia      Guaranty Bancshares Corporation, Philadelphia,  
                         Pennsylvania -- redemption of shares.  
                         Approved, June 26, 1989.

**CHANGE IN BANK CONTROL**

Minneapolis      American National Agency, Inc., Nashwauk, Minnesota  
                         -- change in bank control.  
                         Permitted, June 27, 1989.

Kansas City      Anderson Bancshares, Inc., Neosho, Missouri -- change  
                         in bank control.  
                         Permitted, June 27, 1989.

Kansas City      Banking Group, Ltd., Castle Rock, Colorado -- change  
                         in bank control.  
                         Permitted, June 29, 1989.

Kansas City      Colonial Bancorp, Denver, Colorado -- change in bank  
                         control.  
                         Permitted, June 26, 1989.

Kansas City      First Kansas Bancorporation, Kansas City, Missouri  
                         change in bank control.  
                         Permitted, June 27, 1989.

Kansas City      First Kansas Bancorporation, Kansas City, Missouri  
                         change in bank control.  
                         Permitted, June 27, 1989.

Atlanta            Gulf Bank, Miami, Florida -- change in bank control.  
                         Permitted, June 28, 1989.

San Francisco      Idaho State Bank, Glenss Ferry, Idaho -- change in  
                         bank control.  
                         Returned, June 27, 1989.

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

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**CHANGE IN BANK CONTROL**

Kansas City Nebraska National Corporation, Omaha, Nebraska --  
change in bank control.  
Permitted, June 29, 1989.

Kansas City Northeastern Oklahoma Bancshares, Inc., Inola,  
Oklahoma -- change in bank control.  
Permitted, June 27, 1989.

Kansas City PBT Bancshares, Inc., McPherson, Kansas -- change in  
bank control.  
Permitted, June 30, 1989.

Dallas Valley Bancorp, Inc., El Paso, Texas -- change in  
bank control.  
Permitted, June 26, 1989.

**COMPETITIVE FACTORS REPORTS**

Richmond Community Bank & Trust of Harrison County,  
Clarksburg, West Virginia, proposed merger with The  
Lowndes Bank -- report on competitive factors.  
Submitted, June 26, 1989.

San Francisco Davis County Bank, Farmington, Utah, proposed merger  
with First Security Bank of Utah, N.A., Ogden, Utah  
-- report on competitive factors.  
Submitted, June 27, 1989.

Chicago Farmers State Bank of Benson, Benson, Illinois,  
proposed merger with First National Bank of  
Woodford County, Metamora, Illinois -- report on  
competitive factors.  
Submitted, June 26, 1989.

Cleveland Huntington National Bank, Columbus, Ohio, proposed  
purchase of assets and assumption of liabilities of  
the Marysville and Richwood offices of Merchants  
and Mechanics Federal Savings and Loan Association,  
Springfield, Ohio -- report on competitive factors.  
Submitted, June 28, 1989.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago	Magna Bank of Lincoln, Lincoln, Illinois, proposed purchase of the assets and assumption of deposit liabilities of Magna Bank of New Holland, New Holland, Illinois -- report on competitive factors. Submitted, June 28, 1989.
Chicago	Magna Bank of Springfield, Springfield, Illinois, proposed merger with Magna Bank of Lincoln, Lincoln, Illinois -- report on competitive factors. Proposed, June 28, 1989.
Richmond	Planters National Bank & Trust Company, Rocky Mount, North Carolina, proposed purchase of three branches of NCNB National Bank of North Carolina, Charlotte, North Carolina -- report on competitive factors. Submitted, June 29, 1989.

**EXTENSIONS OF TIME**

Staff Director BS&R	Bank of Tokyo, Ltd., Tokyo, Japan -- extension to December 31, 1989, to conform investments of Union Bank, Los Angeles, California, in two joint ventures. Granted, June 28, 1989.
New York	Chemical International Finance, Ltd., New York, New York -- extension to dispose of certain property. Granted, June 30, 1989.
San Francisco	Dai - Ichi Kangyo Bank, Ltd., Tokyo, Japan -- extension to October 9, 1989, to engage in securities brokerage underwriting through DKB Securities Corporation, New York, New York. Granted, June 28, 1989.
Philadelphia	First Eastern Corporation, Wilkes - Barre, Pennsylvania -- extension to dispose of certain property. Granted, June 27, 1989.
Philadelphia	Omega Financial Corp., State College, Pennsylvania -- extension to October 10, 1989, to acquire Mifflinburg Bancorp, Inc. Granted, June 28, 1989.

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

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**EXTENSIONS OF TIME**

Cleveland Peoples Bancshares of Gambier, Inc., Gambier, Ohio --  
extension to September 30, 1989, to acquire Peoples  
Bank.  
Granted, June 27, 1989.

San Francisco 1867 Western Financial Corporation, Stockton,  
California -- extension to November 9, 1989, to  
acquire Bank of Stockton.  
Granted, June 30, 1989.

**REGULATIONS AND POLICIES**

GC State member bank ownership of stock in a state  
business development corporation -- request  
concerning Iowa banks.  
Granted, June 26, 1989.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Chicago -- to revise selected  
forward collection check fees and services.  
Approved, June 29, 1989.

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

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**BANK HOLDING COMPANIES**

Chicago	Merchants National Corporation, Indianapolis, Indiana -- to engage de novo in the issuance and sale of travelers checks. Permitted, June 21, 1989.
St. Louis	Peoples First Corporation, Paducah, Kentucky, and PFC Acquisition, Inc. -- to acquire Salem Bank, Inc., Salem, Kentucky. Approved, June 23, 1989.
Atlanta	Summit Bank Corporation, Atlanta, Georgia -- to engage de novo in investment and financial advisory activities nationwide through Summit Merchant Banking Corporation. Permitted, June 5, 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>
Wachusett Bancorp, Inc., Clinton, Massachusetts - 3(a) (1) application to become a bank holding company through the acquisition of Clinton Savings Bank, Clinton, Massachusetts	<u>Newspaper</u>	07-13-89
	<u>Federal Register</u>	07-13-89

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island - 4(c) (8) application to transfer certain accounts of Shatkin Financial Services, Inc., Chicago, Illinois to Norstar Brokerage Corporation, New York, New York	<u>Federal Register</u>	07-07-89

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Peoples Heritage Financial Group, Inc., Portland, Maine - 4(c) (8) notification to engage in mortgage banking activities through two subsidiaries, Mortgage Capital Corporation and Mortgage Capital Associates, Inc.	<u>Federal Register</u>	07-12-89
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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

United Jersey Bank, Hackensack, New Jersey to establish  
branches at 700 Plaza Drive and 40-B Meadowlands  
Parkway, both in Secaucus, New Jersey.<sup>1/</sup>

7/24/89

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Osterreichische Landerbank Aktiengesellschaft, Vienna,  
Austria to engage in making, acquiring, or servicing  
loans or other extensions of credit.

7/20/89

Amsterdam-Rotterdam Bank, N.V. and Stichting Amro,  
both of Amsterdam, the Netherlands to acquire up to  
42.0% of the shares of Discount Brokers International,  
Inc., New York, New York and thereby to engage in  
providing securities brokerage and investment advisory  
services.

N/A

SECTION IV

Applications Not Involving  
Public Comment

Citicorp, New York, New York, to make an additional  
investment in Citicorp Investment Bank Limited, London,  
England.

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- <sup>1/</sup> Subject to provisions of Community Reinvestment Act.  
<sup>2/</sup> Later of dates specified in newspaper and Federal Register notices.  
<sup>3/</sup> 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

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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

None.

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 July 1, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received application on June 26, 1989 from The Fifth Third Bank, Cincinnati, Ohio, for permission to establish a branch at the north west corner of Wenger and Union Roads, Englewood, Ohio.	July 26, 1989
Received application on June 26, 1989 from The Fifth Third Bank, Columbus, Ohio, for permission to establish a branch at 4400 North High Street, Columbus, Ohio.	July 15, 1989
Received application on June 26, 1989 from The Fifth Third Bank, Columbus, Ohio, for permission to establish a branch at 4600 E. 17th Avenue, Columbus, Ohio.	July 15, 1989

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER 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

Applications Bulletin  
For Week Ending July 1, 1989

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Received Section 4(c) (8) Notice on June 29, 1989 from Hometown Bancshares, Inc., Middlebourne, West Virginia, of its intent to engage in general insurance agency activities in towns having a population of 5,000 or less through Hometown Insurance Agency, Inc., a wholly-owned subsidiary pursuant to Section 225.25(b) (8) (iii) (A) 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 Community Bank, Inc., Princeton, West Virginia, request for permission to establish an Electronic Funds Transfer facility in the College Center, Concord College, Athens, West Virginia.*	7-22-89

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bank Maryland Corp., Towson, Maryland, for prior approval to acquire 100% of the voting shares of Heritage International Bank, Inc., Bethesda, Maryland.*	7-14-89
Crescent Group, Bethesda, Maryland, for prior approval to become a bank holding company with respect to Heritage International Bank, Inc., Bethesda, Maryland.*	7-14-89

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.

June 26, 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>
First Interim Bank of Crestview Crestview, Florida To become a member of the Federal Reserve System, pursuant to section 9 of the Federal Reserve Act.	
Sovran Bank/Central South Nashville, Tennessee To merge with Sovran Bank/Hickman County, Centerville, Tennessee.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Metro Bank of Dade County Coral Gables, Florida Change in control by Fred Havenick and Barbara Havenick to acquire up to 20.6 percent of the outstanding shares.	
SouthTrust Corporation Birmingham, Alabama To merge with Florida Central Banks, Inc., Chipley, Florida, and to merge with Florida Community Banks, Inc., Bonifay, Florida, and indirectly acquire their banking subsidiaries.	07-08-89 Newspaper
First Clayton Bancshares, Inc. Clayton, Georgia 1-BHC Formation, First Clayton Bank & Trust Company, Clayton, Georgia (in organization).	07-06-89 Federal Register

Section III - Applications Subject to  
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To engage <i>de novo</i> in making, acquiring and servicing loans or other extensions of credit through a proposed new subsidiary, pursuant to section 225.25(b)(1)(i) of Regulation Y.	

June 26, 1989

Federal Reserve Bank of Atlanta  
Applications Bulletin

Section III - Applications Subject to  
Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
One American Corp. Vacherie, Louisiana To engage <b>de novo</b> in leasing personal or real estate properties through its subsidiary, One American Agency, Inc., Vacherie, Louisiana, pursuant to section 225.25(b)(5) of Regulation Y.	07-14-89 Federal Register

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Brannen Banks of Florida, Inc. Inverness, Florida To repurchase 7,655 shares of its outstanding common stock.	

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>
Membership	Bank of Commerce Hamtramck, Michigan To become a member of the Federal Reserve System*	N - 7-10-89
Membership	The State Bank of Fraser Fraser, Michigan To become a member of the Federal Reserve System*	N - 7-10-89
Merger/ Branch	First of America Bank-Northern Michigan Cheboygan, Michigan Antrim County State Bank Mancelona, Michigan Branch - 625 N. Williams Street Mancelona, Michigan*	N - 7-22-89
Branch	NBD Genesee Bank Flint, Michigan Northwest Corner S. Saginaw & Territorial Sts. Genesee, Michigan*	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	Dentel Bancorporation Victor, Iowa Colfax Bancshares, Inc. Colfax, Iowa The First National Bank in Colfax Colfax, Iowa*	N - ** FR - 7-12-89
Y-2	FM Bancorp, Inc. Paxton, Illinois Melvin State Bank Melvin, Illinois*	N - 7-21-89 FR - 7-14-89

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	First of America Bancorporation-Illinois, Inc Libertyville, Illinois	N - 7-16-89 FR - 7-21-89
	Midwest Financial Group, Inc. Peoria, Illinois	
	BancMidwest McLean County, National Association Bloomington, Illinois	
	The First National Bank in Champaign Champaign, Illinois	
	The Citizens National Bank of Decatur Decatur, Illinois	
	The De Kalb Bank National Association DeKalb, Illinois	
	First Trust Bank National Association Kankakee, Illinois	
	First National Bank of Morton Morton, Illinois	
	Commercial National Bank of Peoria Peoria, Illinois	
	United Bank of Illinois, National Association Rockford, Illinois	
	The Illinois National Bank of Springfield Springfield, Illinois*	

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	First of America Bank Corporation Kalamazoo, Michigan Midwest Financial Group, Inc. Peoria, Illinois BancMidwest McLean County, National Association Bloomington, Illinois The First National Bank in Champaign Champaign, Illinois The Citizens National Bank of Decatur Decatur, Illinois The De Kalb Bank National Association DeKalb, Illinois First Trust Bank National Association Kankakee, Illinois First National Bank of Morton Morton, Illinois Commercial National Bank of Peoria Peoria, Illinois United Bank of Illinois, National Association Rockford, Illinois The Illinois National Bank of Springfield Springfield, Illinois*	N - 7-16-89 FR - 7-21-89
Y-2	Northwest Illinois Bancorp, Inc. Freeport, Illinois First Galena Bancshares, Inc. Galena, Illinois The First National Bank of Galena Galena, Illinois*	N - ** FR - 7-14-89
Y-2	NWIB Acquisition Corporation, Inc. Freeport, Illinois First Galena Bancshares, Inc. Galena, Illinois The First National Bank of Galena Galena, Illinois*	N - ** FR - 7-14-89

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	First Marengo Financial Corporation Marengo, Illinois First National Bank of Marengo Marengo, Illinois*	N - ** FR - **
Y-1	North Linn Corporation Coggon, Iowa Linn County State Bank Coggon, Iowa*	N - ** FR - **
Y-1	Mackinaw Valley Financial Services, Inc. Mackinaw, Illinois First Security Bank Mackinaw, Illinois*	N - 7-3-89 FR - **

Section III - Applications Subject to Federal Register Notice  
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	First of America Bancorporation-Illinois, Inc. Libertyville, Illinois Midwest Financial Group Brokerage Service, Inc. Peoria, Illinois	FR - 7-21-89
Y-4	First of America Bancorporation- Illinois, Inc. Libertyville, Illinois Midwest Financial Investment Management Company Peoria, Illinois	FR - 7-21-89
Y-4	First of America Bancorporation- Illinois, Inc. Libertyville, Illinois Midwest Financial Life Insurance Company Peoria, Illinois	FR - 7-21-89
Y-4	First of America Bancorporation- Illinois, Inc. Libertyville, Illinois Midwest Financial Mortgage Company Peoria, Illinois	FR - 7-21-89

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice  
Only  
(continued)

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	First of America Bank Corporation Kalamazoo, Michigan Midwest Financial Mortgage Company Peoria, Illinois	FR - 7-21-89
Y-4	First of America Bank Corporation Kalamazoo, Michigan Midwest Financial Group Brokerage Service, Inc. Peoria, Illinois	FR - 7-21-89
Y-4	First of America Bank Corporation Kalamazoo, Michigan Midwest Financial Investment Management Company Peoria, Illinois	FR - 7-21-89
Y-4	First of America Bank Corporation Kalamazoo, Michigan Midwest Financial Life Insurance Company Peoria, Illinois	FR - 7-21-89
4(c)(8)	Comerica Incorporated Detroit, Michigan Bloomfield Mortgage Corporation Southfield, Michigan - to acquire certain mortgage banking assets	FR - **
4(c)(8)	First Midwest Bancorp, Inc. Naperville, Illinois First Midwest Asset Management Co. Joliet, Illinois	FR - **
4(c)(8)	Northern Trust Corporation Chicago, Illinois Northern Trust Company of New York New York, New York	FR - **
4(c)(8)	Grand Bank Financial Corporation Grand Rapids, Michigan Grand Financial Associates, Inc. Grand Rapids, Michigan	FR - 7-14-89

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Luana Bancorporation Luana, Iowa to 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>
Change in control notification by First State Bank of Covington, Employee Stock Ownership Trust, Covington, Tennessee, involving FSB, Inc., Covington, Tennessee	(Newspaper 7-18-89)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

Section 4(c)(8) notification by Farmers Holding Company, Jacksonville, Illinois, to engage <u>de novo</u> in community development activities through Tri-County Community Development Corporation, Jacksonville, Illinois	(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>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Bernard Gruenes To acquire 40% of Eden Valley Bancshares, Eden Valley, MN	Not yet available
Community First South Dakota Bank- shares, Inc. Fargo, ND To acquire through merger Community First Minnesota Bank- shares, Inc., Fargo, ND*	7-21-89 (Federal Register)
Edwards Bros. Holding Company, Inc. Denton, MT To acquire the Farmers State Bank, Denton, MT*	Not yet available
Primo Financial Services, Inc. Apple Valley, MN To acquire the State Bank of Hampton, Hampton, MN*	Not yet available
Henderson Bancorporation, Inc. Henderson, MN To acquire Citizens, Inc., Winsted, MN which owns the Citizens State Bank, Winsted, MN*	7-27-89 (Newspaper)
James W. Emison To acquire control of 26.23% of Henderson Bancorporation, Inc., Henderson, MN	Not yet available

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\*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

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
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

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\*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>
Community First South Dakota Bankshares, Inc. Fargo, ND To engage in providing to others financially related data processing through the acquisition of Community First Service Corporation, Fargo, ND.	7-21-89 (Federal Register)
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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
BancFirst, Oklahoma City, Oklahoma, for prior approval to merge with The Liberty State Bank, Tahlequah, Oklahoma.	Not Available

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
F.N.B.A. Holding Co., Inc., North Miami, Florida, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First National Bank of Arvada, Arvada, Colorado.*	Not Available
Kansas Bank Corporation, Liberal, Kansas, for prior approval to acquire 100 percent of the voting shares of Elkhart Financial Company, Elkhart, Kansas, parent of First National Bank of Elkhart, Elkhart, Kansas.*	Not Available
French E. Hickman, D.D.S., Oklahoma City, Oklahoma, for prior approval to increase his proportionate ownership interest in Harrah National Bancshares, Inc., Harrah, Oklahoma, by 14.39 percent to 34.65 percent; French E. Hickman, D.D.S., Inc., Retirement Plan, Oklahoma City, Oklahoma, for prior approval to acquire a 4.97 percent ownership interest; Jack R. Matherly, McLoud, Oklahoma, for prior approval to increase his proportionate ownership interest by 40.19 percent to 47.69 percent; and Matherly Mechanical Contractors, Inc., Midwest City, Oklahoma, for prior approval to acquire a 2.67 percent ownership interest.	July 7, 1989

**SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER**

**NOTICE ONLY**

**APPLICATION**

**COMMENT PERIOD ENDING DATE**

None.

**SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE**

**OR NEWSPAPER NOTICE**

**APPLICATION**

None.

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF JUNE 26, 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 Mineral Wells Bancshares, Inc., Mineral Wells, TX, to acquire First State Bank of Mineral Wells, Mineral Wells, TX	89/07/15
*Section 3(a)(1) application by ProBancShares, Inc., Houston, TX, to acquire Woodlands Capital Corporation, Wilmington, DE, and ProBank, N.A., The Woodlands, TX	89/07/24
*Section 3(a)(1) application by Woodlands Capital Corporation, Wilmington, DE, to acquire ProBank, N.A., The Woodlands, TX	89/07/24
Change in Control Notice by Norman D. Oswald, Duncanville, TX, to acquire an interest in Metroplex Bancshares, Inc., Dallas, TX	89/07/14
Change in Control Notice by George R. Farish, Houston, TX, to acquire an interest in TB&T Bancshares, Inc., Brownsville, TX	N/A
Change in Control Notice by Pat S. Bolin, Dallas, TX; D. Phil Bolin, Wichita Falls, TX; Warren T. Ayres, Wichita Falls, TX; and Dan H. Bolin, Wichita Falls, TX, to acquire an interest in Fidelity Resources Company, Dallas, TX	N/A

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

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 6/30/89

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Pioneer Bank, Fullerton, California, to establish a branch in the vicinity of South Manchester Avenue, Orange, California. *	<u>Newspaper:</u> 7/29/89
CivicBank of Commerce, Oakland, California, to establish a branch in the vicinity of the Central Business District of Concord, Concord, California. *	<u>Newspaper:</u> 7/31/89

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

Ventura County National Bancorp, Oxnard, California, to acquire Frontier Group, Inc., Salt Lake City, Utah, and its subsidiary, Frontier Bank, N.A., Salt Lake City, Utah. *	<u>Fed. Reg.:</u> 7/21/89
	<u>Newspaper:</u> 6/26/89

Section III - Applications Subject to Federal Register Notice Only

Scandinavian Bank Group, PLC, London, England, to engage <u>de novo</u> in securities brokerage services, related securities credit activities and incidental activities, pursuant to Section 225.25(b)(15) of Regulation Y.	<u>Fed. Reg.:</u> Not yet published
Ventura County National Bancorp, Oxnard, California, to acquire Frontier Services, La Palma, California, a nonbank subsidiary of Frontier Group, Inc., La Palma, California.	<u>Fed. Reg.:</u> 7/21/89
Security Pacific Corporation, Los Angeles, California, and Security Pacific Texas Corporation, Fort Worth, Texas, to acquire Texas American Services, Inc., Fort Worth, Texas, which is engaged in permissible data processing activities.	<u>Fed. Reg.:</u> Not available

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

None

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\* Subject to CRA.