

ANNOUNCEMENT

H.2, 1989, No. 38

BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending September 23, 1989.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

BANK HOLDING COMPANIES

National City Corporation, Cleveland, Ohio -- to
acquire Crestwood Banking Company, Ltd., Crestwood,
Kentucky, and Crestwood State Bank.
Approved, September 18, 1989.

Security Pacific Corporation, Los Angeles,
California, and SPC/CBSI Acquisition, Inc. -- to
acquire Southwest Bancorp, Vista, California, and
Southwest Bank.
Approved, September 18, 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	Bank of Adairsville, Adairsville, Georgia -- to establish a new main office at 7400 Highway 140. Approved, September 18, 1989.
Kansas City	Bank of Cushing and Trust Company, Cushing, Oklahoma -- to establish an automated teller machine in Drumright, Oklahoma. Approved, September 21, 1989.
Philadelphia	Farmers Trust Company of Lebanon, Pa., Lebanon, Pennsylvania -- to establish a branch in the North Londerry Square Shopping Center, Route 422, Palmyra; and in the Cedar Credit Square Shopping Center, Route 72, North Cornwall Township, Pennsylvania. Approved, September 20, 1989.
Cleveland	Fifth Third Bank, Cincinnati, Ohio -- to establish a customer-bank communication terminal branch at 201 East Pete Rose Way, Riverfront Stadium. Approved, September 19, 1989.
Philadelphia	Meridian Bank, Reading, Pennsylvania -- to establish a branch at the Buckingham Green Shopping Center, U.S. Route 202, Buckingham, Pennsylvania. Approved, September 20, 1989.

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

BANK HOLDING COMPANIES

St. Louis	Bainum Bancorp II, Murfreesboro, Arkansas -- to acquire Pike County Bank. Approved, September 21, 1989.
Cleveland	Banc One Corporation, Columbus, Ohio -- to acquire Weaver Bros., Inc., Chevy Chase, Maryland. Approved, September 22, 1989.
Atlanta	Citrus Financial Services Corporation, Vero Beach, Florida -- to acquire Citrus Bank, National Association. Approved, September 21, 1989.
Kansas City	Crosswhite Bankshares, Inc., Denver, Colorado -- to acquire Rocky Ford National Bank, Rocky Ford, Colorado. Approved, September 20, 1989.
Atlanta	Fayette County Bancshares, Inc., Peachtree City, Georgia -- to acquire Fayette County Bank. Approved, September 19, 1989.
St. Louis	FDH Bancshares, Inc., Little Rock, Arkansas -- to acquire First State Bank of Fordyce, Fordyce, Arkansas, and Citizens First State Bank, Arkadelphia, Arkansas. Approved, September 20, 1989.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire the National Bank and Trust Company of Paris, Paris, Kentucky. Approved, September 18, 1989.
Chicago	FM Bancorp, Inc., Paxton, Illinois, and Premier Bancorp, Inc., Farmer City, Illinois -- to acquire Melvin State Bank, Melvin, Illinois. Approved, September 20, 1989.
Chicago	Greenwood's Bancorporation, Inc., Lake Mills, Wisconsin -- to engage de novo in insurance activities through Greenwood's Financial Services, Inc. Returned, September 19, 1989.

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

BANK HOLDING COMPANIES

Minneapolis	Henderson Bancorporation, Inc., Henderson, Minnesota -- to acquire Citizens, Inc., Winsted, Minnesota. Approved, September 20, 1989.
Chicago	HTB, Inc., Osage, Iowa -- to acquire The Home Trust and Savings Bank. Approved, September 18, 1989.
Chicago	Huron National Bancorp, Inc., Rogers City, Michigan -- to acquire Huron National Bank. Approved, September 19, 1989.
Cleveland	Indebancorp, Oak Harbor, Ohio -- to acquire The National Bank of Oak Harbor. Approved, September 18, 1989.
Dallas	Interstate Bancshares, Inc., Houston, Texas -- to acquire Interstate Bank North. Approved, September 19, 1989.
St. Louis	JSB Bancorp, Jasper, Indiana -- to acquire Jasper State Bank. Approved, September 18, 1989.
St. Louis	Liberty National Bancorp, Inc., Louisville, Kentucky -- to acquire Florence Deposit Bank, Florence, Kentucky. Approved, September 19, 1989.
Dallas	Lubbock National Bancshares, Inc., Lubbock, Texas -- to acquire Lubbock National Bank. Approved, September 18, 1989.
Chicago	Marine Corporation, Springfield, Illinois -- to acquire Central Financial Group, Inc., Monticello, Illinois, and the National Bank of Monticello, and DeLand State Bank, DeLand, Illinois. Approved, September 19, 1989.
Chicago	Merchants National Corporation, Indianapolis, Indiana -- to acquire First National Bankshares, Inc., Logansport, Indiana, and The First National Bank of Logansport. Approved, September 20, 1989.

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

BANK HOLDING COMPANIES

Chicago	Northern Trust Corporation, Chicago, Illinois -- to acquire the Partnership interest of Berry, Hartell & Evers, San Francisco, California. Permitted, September 22, 1989.
Boston	Ocean State Bancshares Corporation, Middleton, Rhode Island -- to acquire Ocean State National Bank. Approved, September 22, 1989.
Kansas City	Omnibancorp, Denver, Colorado -- to acquire Omnibank Denver. Approved, September 20, 1989.
Kansas City	South Holt Bancshares, Inc., Oregon, Missouri -- to acquire Zook and Roecker State Bank, Oregon, Missouri. Approved, September 22, 1989.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire Citizens Bank & Trust Company, Wartburg, Tennessee. Approved, September 22, 1989.
St. Louis	Union Planters Corporation, Memphis, Tennessee -- to acquire GulfNet, Inc., Mandeville, Louisiana, and engage in the operation and management of an automated teller machine and electronic funds transfer interchange network. Permitted, September 22, 1989.
St. Louis	Union Planters Corporation, Memphis, Tennessee, and United Southern Corporation, Clarksdale, Mississippi -- to merge with National Commerce Corporation, New Albany, Mississippi. Approved, September 22, 1989.

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

BANK MERGERS

Chicago Comerica Bank - Detroit, Detroit, Michigan -- to
merge with Dearborn Bank and Trust Company.
Approved, September 21, 1989.

BANK PREMISES

Cleveland Fifth Third Bank, Cincinnati, Ohio -- investment in
bank premises.
Approved, September 19, 1989.

BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS

Staff Director Mid - America Bank of Louisville and Trust Company,
BS&R Louisville, Kentucky -- transfer agent
registration.
Approved, September 18, 1989.

CAPITAL STOCK

Minneapolis First American Bancshares of Blooming Prairie, Inc.,
Eagan, Minnesota -- redemption of shares.
Approved, September 20, 1989.

CHANGE IN BANK CONTROL

Cleveland Citizens Savings Bank Company, Pemberville, Ohio --
change in bank control.
Permitted, September 22, 1989.

Kansas City Equality Bankshares, Cheyenne, Wyoming -- change in
bank control.
Permitted, September 19, 1989.

Minneapolis First American Bancshares of Blooming Prairie, Inc.,
Eagan, Minnesota -- change in bank control.
Permitted, September 20, 1989.

Minneapolis Henderson Bancorporation, Inc., Henderson, Minnesota
-- change in bank control.
Permitted, September 20, 1989.

Kansas City NBM Corporation, McAlester, Oklahoma -- change in
bank control.
Permitted, September 22, 1989.

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

COMPETITIVE FACTORS REPORTS

- Dallas** American National Bank, Bay City, Texas, proposed merger with Angleton Bank of Commerce, Angleton; Bank of Karnes County, Runge; Citizens State Bank of Bastrop, Bastrop; Farmers State Bank & Trust Company, Cuero; First National Bank of Hallettsville, Hallettsville; Home State Bank, Westoff; Kingsville Bank and Trust Co., N.A.; Kingsville; Smiley State Bank, Smiley; First National Bank of Nordheim, Nordheim; First National Bank of Schulenburg, Schulenburg; First State Bank of Taft, Taft; Nolte National Bank of Seguin, Seguin, and First National Bank of Gonzales, Gonzales, Texas -- report on competitive factors. Submitted, September 19, 1989.
- Atlanta** Bank of Pensacola, Pensacola, Florida, proposed merger with Pensacola Interim Bank -- report on competitive factors. Submitted, September 19, 1989.
- Dallas** Community National Bank, Austin, Texas, proposed merger with First State Bank -- report on competitive factors. Submitted, September 18, 1989.
- New York** Dollar Dry Dock Bank, White Plains, New York, proposed acquisition of certain assets and assumption of certain deposit liabilities of a branch of Columbia Federal Savings Bank, 112 West 72nd Street, New York, New York -- report on competitive factors. Submitted, September 20, 1989.
- Dallas** Fairfield State Bank, Fairfield, Texas -- proposed merger with Centerville State Bank -- report on competitive factors. Submitted, September 18, 1989.
- Dallas** First National Bank, Boerne, Texas, and Fair Oaks National Bank, proposed merger with The Frost National Bank of San Antonio, San Antonio, Texas -- report on competitive factors. Submitted, September 20, 1989.

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

COMPETITIVE FACTORS REPORTS

- Minneapolis** First National Bank in Bozeman, Bozeman, Montana; First Bank (N.A.) - Butte, Butte; The First National Bank of Great Falls, Great Falls; First Westside National Bank of Great Falls; The First National Bank in Havre, Havre; First National Bank and Trust Company of Helena, Helena; First National Bank in Miles City, Miles City; First Bank (N.A.) - Southside Missoula, Missoula; First Bank (N.A.) - Western Montana Missoula; and First Bank West Billings, Billings, proposed merger with First Bank (N.A.) - Billings, Billings, Montana -- report on competitive factors.
Submitted, September 22, 1989.
- Chicago** First State Bank of East Detroit, East Detroit, Michigan, proposed merger with Macomb County Bank, Richmond, Michigan -- report on competitive factors.
Submitted, September 21, 1989.
- Cleveland** Guaranty Deposit Bank, Cumberland, Kentucky, proposed merger with The Harlan National Bank, Harlan, Kentucky -- report on competitive factors.
Submitted, September 18, 1989.
- Dallas** New Braunfels National Bank, New Braunfels, Texas, proposed merger with Cibolo State Bank, Cibolo; First National Bank in Pleasanton, Pleasanton; First State Bank of Poteet, Poteet; and Hays County National Bank, San Marcos, Texas -- report on competitive factors.
Submitted, September 19, 1989.
- Dallas** New First State Bank, Austin, Texas, proposed merger with First State Bank -- report on competitive factors.
Submitted, September 18, 1989.
- Cleveland** Oak Hill Bank, Oak Hill, Ohio, proposed merger with Miami Valley Bank of Southwest Ohio, Franklin, Ohio -- report on competitive factors.
Submitted, September 21, 1989.

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

COMPETITIVE FACTORS REPORTS

Chicago Summit Bank of Indianapolis, Indianapolis, Indiana,
proposed merger with Summit Bank of Johnson County,
Edinburgh, Indiana, and Summit Bank of Hamilton
County, Sheridan, Indiana -- report on competitive
factors.
Submitted, September 21, 1989.

Dallas Texas American Bridge Bank, N.A., Fort Worth, Texas,
proposed merger with Deposit Guaranty Bank, Dallas,
Texas -- report on competitive factors.
Submitted, September 18, 1989.

Philadelphia Wayne National Bank, Wayne, Pennsylvania, proposed
merger with National Bank of the Main Line --
report on competitive factors.
Submitted, September 20, 1989.

EXTENSIONS OF TIME

San Francisco Bank America Corporation, San Francisco, California
-- extension to divest certain property.
Granted, September 18, 1989.

Richmond First Commercial Holding Corporation, Asheville,
North Carolina -- extension to December 26, 1989,
to acquire First Commercial Bank.
Granted, September 20, 1989.

San Francisco First Interstate Bancorp, Los Angeles, California --
extensions to divest certain properties.
Granted, September 19, 1989.

San Francisco First Interstate Bancorp, Los Angeles, California --
extensions to divest certain properties.
Granted, September 22, 1989.

San Francisco Golden Gate Bancorp, San Francisco, California --
extension to December 23, 1989, to acquire Golden
Gate Bank.
Granted, September 22, 1989.

San Francisco Puget Sound Bancorp, Tacoma, Washington -- extensions
to divest certain properties.
Granted, September 19, 1989.

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

BANK HOLDING COMPANIES

Chicago First State Bancorp, Inc., Harwood Heights, Illinois
 -- to establish Parkway Bank of Schaumburg,
 Schaumburg, Illinois.
 Approved, September 15, 1989.

COMPETITIVE FACTORS REPORTS

Boston United Savings Bank, Manchester, New Hampshire,
 proposed merger with The Saver's Bank, Littleton;
 Dartmouth Banking Center, Hanover; and Belknap Bank
 & Trust, Belmont, New Hampshire -- report on
 competitive factors.
 Submitted, September 15, 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>
NONE	

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

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

Siggi B. Wilzig, Clifton, New Jersey to increase his interest in The Trustcompany Bancorporation, Jersey City, New Jersey to 14.6%. <u>1/</u>	N/A
United Bank Corporation of New York, Downsville, New York to acquire The First National Bank of Lisbon, Lisbon, New York. <u>1/</u>	9/27/89 <u>2/</u>

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Canadian Imperial Bank of Commerce, Toronto, Canada to engage through its subsidiary, Wood Gundy Corp., in the private placement of debt and equity securities.	9/29/89
PKbanken, Stockholm, Sweden to acquire Independent Finance, Inc., Bellevue, Washington and thereby to engage in commercial and mortgage lending and leasing real and personal property.	10/6/89
The Royal Bank of Canada, Toronto, Canada to engage through its subsidiary, RBC Dominion Securities Corp., in acting as issuer's agent in the placement of debt and equity securities.	10/13/89

SECTION IV

Applications Not Involving
Public Comment

Irving Trust International Bank, Miami, Florida ("ITIB") and Irving International Financing Corporation, New York, New York, to amend their respective Articles of Association and ITIB to hold the stock of The Bank of New York International, Inc., Miami, Florida.

- 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

Week Ending 9/22/89

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

Constitution Bank, Philadelphia, PA to become 1/
a Bank Holding Company by acquiring Constitution
Bank, Philadelphia, PA, pursuant to Section 3(a)(1)
of the Bank Holding Company Act.

Newspaper: 10/9/89
Federal Register: *N/A

Peoples Bancorp, Inc., Lebanon, PA to become a 1/
bank holding company by acquiring The Peoples
National Bank of Lebanon, Lebanon, PA, pursuant
to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper: 10/21/89
Federal Register: *N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Comment Period Ending Date

None.

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

None.

1/ Subject to provisions of Community Reinvestment Act.
*N/A - not yet available.

Applications Bulletin
For Week Ending September 23, 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 Section 3(a)(1) application on August 30, 1989 from Intercounty Bancshares, Inc., Employee Stock Ownership Plan, Wilmington, Ohio, of its intent to acquire twenty-five percent of the voting shares of Intercounty Bancshares, Inc., Wilmington, Ohio.	* N - October 6, 1989
Received Section 18(c) Application on September 7, 1989 from The Heartland Bank, Croton, Ohio, to acquire The Lyndon Guaranty Bank of Ohio, Columbus, Ohio.	* N - October 13, 1989
Received Notice of Change in Bank Control on September 19, 1989 from Jack A. Coblentz and Carole A. Coblentz, New Madison, Ohio, of their intent to retain up to 31.510 percent of the voting shares outstanding of FSB Financial Corp, New Madison, Ohio.	N - October 10, 1989
Received Section 3(a)(3) application on September 21, 1989 from Huntington Bancshares Incorporated and Huntington Bancshares Michigan, Inc., both of Columbus, Ohio, to acquire First Macomb Bancorp, Inc., Mount Clemens, Michigan.	* N - October 23,

* - 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 September 23, 1989

SECTION IV - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) Notification on Not Yet Known #
September 19, 1989 from GenBanc, Inc.,
Genoa, Ohio, to engage de novo in
software sales and support and EDP
consulting pursuant to Sections 225.25(b)(7)
and 225.25(b)(11) of Regulation Y.

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

NONE

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

Application Comment Period Ending Date

None

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

Application Comment Period Ending Date

New East Bancorp, Raleigh, North Carolina,
for prior approval to acquire 100% of the
voting shares of New East Bank of Elizabeth
City, Elizabeth City, North Carolina, a de
novo bank.*

9-26-89

MNC Financial, Inc., Baltimore, Maryland,
for prior approval to merge with Equitable
Bancorporation, Baltimore, Maryland.*

10-18-89

Section III - Applications Subject to Federal Register Notice

Application Comment Period Ending Date

New East Bancorp, Raleigh, North Carolina,
to engage de novo in making, acquiring,
and servicing loans or other extensions
of credit (including issuing letters of
credit and accepting drafts) for the accounts
of New East Bancorp or for the account of
others, such as would be made by consumer
finance, credit card, mortgage, commercial
finance and factoring companies. The activities
will be conducted in the State of North Carolina.

Not Yet Available

*Application is subject to CRA.

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

MNC Financial, Inc., Baltimore, Maryland, to increase its aggregate direct and indirect ownership from 9.03% to 13.55% of Internet, Inc., Reston, Virginia. Company is primarily involved in providing data processing switching services for automated teller machine and point of sale networks, and additionally provides and maintains data processing software to banks and other financial institutions for the operation of this hardware, and maintains ATM and POS data bases for some banks and financial institutions. The activities will be conducted nationwide.

Not Yet Available

MNC Financial, Inc., Baltimore, Maryland, to engage in making, acquiring, and servicing mortgage loans for its own account and the account of others through the acquisition of E.B. Mortgage Corporation, Towson, Maryland. The activities will be conducted nationwide.

Not Yet Available

MNC Financial, Inc., Baltimore, Maryland, to engage in underwriting, as a reinsurer, of credit life, accident and health insurance and involuntary unemployment insurance in connection with extensions of credit by Equitable Bancorporation's subsidiaries, including Equitable Bank, N.A., Equitable Bank of Delaware, and E.B. Mortgage Corporation through the acquisition of Equiban Life Insurance Company, Baltimore, Maryland. The activities will be conducted nationwide.

Not Yet Available

MNC Financial, Inc., Baltimore, Maryland, to act as an agent or broker for the sale of credit life, accident and health insurance solely in connection with extensions of credit by Equitable Bancorporation's subsidiaries, including Equitable Bank, N.A., Equitable Bank of Delaware, and E.B. Mortgage Corporation, through the acquisition of Fayette Insurance Corporation, Baltimore, Maryland. The activities will be conducted nationwide.

Not Yet Available

Federal Reserve Bank of Richmond

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

MNC Financial, Inc., Baltimore, Maryland, to engage in making, acquiring and servicing first, second and third lien position mortgage loans for its own account and the accounts of others; making, acquiring and servicing secured and unsecured loans, conditional sales contracts and other extensions of credit to individuals for personal, family or household purposes; acting as an agent for credit life, accident and disability insurance directly related to an extension of credit by it or its subsidiaries; and acting as agent for credit collateral insurance directly related to extensions of credit by it or its subsidiaries. Such insurance is limited to insuring the repayment of the outstanding balance in the event of loss or damage to property which is used as collateral for the extension of credit through the acquisition of ABTS, Inc., Rock Hill, South Carolina. The activities will be conducted nationwide.

Not Yet Available

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

Application

Acacia Mutual Life Insurance Company, Washington, D. C., request that the Board not disapprove the proposed dual serving of Mr. Joseph H. Riley as a director of Applicant and also of Crestar Financial Corporation, Richmond, Virginia.

September 18, 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>
Sentry Bank and Trust Roswell, Georgia	10-15-89 (CPA)
To acquire the assets and assume the liabilities of three Cobb County, Georgia, branches of Anchor Savings Bank, FSB, Hewlett, New York.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
American National Financial Corporation Panama City, Florida	09-22-89 Federal Register
Change in control by Albert P. Qualls, Jr., to acquire 68.05 percent of the outstanding shares of common stock.	

1st AmBanc, Inc.
Destin, Florida
1-BHC formation, 1st American Bank of Walton County, Destin, Florida.

Citizens Corporation
Eastman, Georgia
To acquire Bank South, Mount Vernon, Mount Vernon, Georgia.

Citizens & Merchants Corporation
Douglasville, Georgia
1-BHC formation, Citizens & Merchants State Bank, Douglasville, Georgia.

First Elbert Corporation
Elberton, Georgia
After-the-fact change in control by L. Jackson McConnell (Trustee) to retain 20.93 percent of the outstanding shares of common stock that increased his total ownership to 32.26 percent.

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

<u>Application</u>
Southwest Georgia Financial Corporation Moultrie, Georgia
To redeem 135,024 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>
Branch/24A	Liberty State Bank & Trust Hamtramck, Michigan NW Corner 12 Mile & Halsted Roads Farmington, Michigan*	N - 10-6-89
Branch	Bank of Burlington Burlington, Wisconsin 124 East Main Street Twin Lakes, Wisconsin*	N - *
Merger/ Branch	Union Bank/Streator Streator, Illinois Union Bank/Triumph Triumph, Illinois - Branch at main street*	N - *
Branch	Union Bank/Streator Streator, Illinois 400 Etna Road Ottawa, 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-1	Overton Bank Shares, Inc. Mondamin, Iowa Mondamin Savings Bank Mondamin, Iowa*	FR - 8-28-89 N - 10-1-89
Y-2	Pioneer Bancorp, Inc. Chicago, Illinois River Associates Bancorp, Inc. River Grove, Illinois River Grove Bank and Trust Company River Grove, Illinois*	FR - 9-18-89 N - 9-25-89
CoC-HC	Decatur Financial, Inc. Decatur, Indiana Paul E. Strickler	FR - 9-27-89 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Manning Financial Services, Inc. Manning, Iowa The First National Bank of Manning Manning, Iowa*	FR - 10-6-89 N - 10-31-89
Y-1	Premier Financial Group, Inc. Council Bluffs, Iowa Manning Financial Services, Inc. Manning, Iowa The First National Bank of Manning Manning, Iowa*	FR - 10-6-89 N - **
Y-1	Bancroft State Bancshares, Inc. Bancroft, Wisconsin Bancroft State Bank Bancroft, Wisconsin*	FR - 10-6-89 N - **
Y-1	First Sterling Bancorp, Inc. Sterling, Illinois Rock Falls Bancshares, Inc. Rock Falls, Illinois Rock Falls National Bank Rock Falls, Illinois*	FR - ** N - **

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	National Bancorp, Inc. Melrose Park, Illinois To acquire, service loan and other extensions of credit through its subsidiary, First Lake Corp., Melrose Park, Illinois	FR - 9-29-89 N - **
Y-4	First Busey Corporation Urbana, Illinois MRCG, Inc. d/b/a The Marcom Group Champaign, Illinois - offering marketing/ communications services to financial institutions	FR - 10-6-89 N - **

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	Elmwood Bancshares, Inc. Elmwood, Illinois Warren E. Stenwall (d/b/a Stenwall Insurance Agency) Elmwood, Illinois	FR - **

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

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

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

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
*Section 3(a)(3) application by Monticello Bankshares, Inc., Monticello, Kentucky, to acquire an additional 34.4 percent of Bank of Clinton County, Albany, Kentucky,	(Newspaper 10-20-89)
*Section 3(a)(5) application by PBM Bancorp, Inc., Marion, Illinois, to merge with Rend Lake Bancorp, Inc., Christopher, Illinois	(Not available)
*Section 3(a)(3) application by Liberty National Bancorp, Inc., Louisville, Kentucky, and its wholly-owned subsidiary, KBT Bancshares, Inc., Louisville, Kentucky, to acquire The Community Bank, Inc., Erlanger, Kentucky	(Newspaper 10-16-89)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

* 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>
None.	

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

<u>Application</u>	<u>Comment Period Ending Date</u>
MONBAN, Inc. Billings, MT To acquire Fairview Bank Fairview, MT*	10-5-89 (Newspaper)
John W. Brown and A.D. Duncklee To increase ownership by 2.15% of Drayton Bancor, Inc., Drayton, ND	10-4-89 (Federal Register)
Lincoln Holding Company Canton, SD To acquire Farmers State Bank of Canton Canton, SD*	Not yet available
WRZ Bankshares, Inc. Plainview, MN To acquire Peoples State Bank Plainview, MN*	Not yet available

Section III - Applications Subject
to Federal Register Notice Only

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

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

Application
None.

* Subject to CRA

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 W. Kaplan, Calvin L. McMillan, and Carl Chuzy, all of Wichita, Kansas, and Yale J. Kaplan, Omaha, Nebraska, for prior approval for each individual to increase his proportionate ownership interest in Andover Banc Shares, Andover, Kansas, by 7.55 percent to 20.05 percent.	Not Available
Weld State Company, Ft. Lupton, Colorado, for prior approval to acquire 100 percent of the voting shares of The First National Bank of Windsor, Windsor, Colorado.*	Not Available
Lakeview, Inc., Omaha, Nebraska, for prior approval to increase its proportionate ownership interest in Sherman County Management, Inc., Loup City, Nebraska, by 6.0 percent to 16.1 percent.	Not Available
Ed Berrong, Weatherford, Oklahoma, for prior approval to increase his proportionate ownership interest in First National Bancshares of Weatherford, Inc., Weatherford, Oklahoma, by .66 percent to 16.34 percent.	September 27, 1989
Bette C. Reid and Raymond E. Reid, Pampa, Texas, for prior approval for both to increase their proportionate ownership interests in American Republic Bancshares, Inc., Belen, New Mexico, by 1.48 percent to 23.77 percent.	September 29, 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 SEPTEMBER 18, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

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

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Garland Moore and Raymond Moore, Shamrock, TX, to acquire an interest in Wheeler County Bancshares, Inc., Shamrock, TX	N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by The Plains Corporation, Lubbock, TX, to engage in the activity of originating loans for itself or for others of the type made by a mortgage company through Plains Financial Corporation, Lubbock, TX	

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

<u>APPLICATION</u>
Notice by First Alamogordo Bancorp, Inc., Alamogordo, NM, to redeem 84,576 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 9/22/89

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

None

Section III - Applications Subject to Federal Register Notice Only

Bank of Tokyo, Limited, Tokyo, Japan,
to expand the activities of Bot
Securities, Inc., New York, New York,
to now include certain brokerage and
advisory services.

Newspaper: Not yet published.

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

None

* Subject to CRA.