

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 43
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending October 28, 1989

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

ADVISORY COUNCILS

Consumer Advisory Council.
Convened, October 26, 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

Minneapolis Northwestern Bank, Chippewa Falls, Wisconsin -- to establish a de novo branch in Thorp, Wisconsin. Approved, October 23, 1989.

BANK HOLDING COMPANIES

Kansas City Ace Gas Inc., Deshler, Nebraska -- to acquire Gibbon Exchange Company, Gibbon, Nebraska, and Exchange Bank of Gibbon, and engage in insurance agency activities. Approved, October 25, 1989.

Chicago Amcore Financial, Inc., Rockford, Illinois -- to engage de novo in trust activities through Amcore Trust Company. Returned, October 24, 1989.

Kansas City Blue Valley Ban Corp., Leawood, Kansas -- to acquire Bank of Blue Valley, Overland Park, Kansas. Approved, October 26, 1989.

Atlanta Citizens and Southern Corporation, Atlanta, Georgia -- to acquire Ocean State Bank, Neptune Beach, Florida. Approved, October 23, 1989.

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

BANK HOLDING COMPANIES

Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to acquire First Ohio Bancshares, Inc., Toledo, Ohio, and its nonbank subsidiaries. Approved, October 26, 1989.
Atlanta	1st AmBanc, Inc., Destin, Florida -- to acquire 1st American Bank of Walton County. Approved, October 23, 1989.
Secretary	First Chicago Corporation, Chicago, Illinois -- to acquire The Winnetka Bank, Winnetka, Illinois. Approved, October 24, 1989.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire The Security First Corporation, Peoria, Illinois, and Taylor, Bean & Whitaker Mortgage Corporation, Ocala, Florida. Approved, October 27, 1989.
New York	Fuji Bank, Tokyo, Japan -- to engage de novo in data processing through Kleinwort Benson Government Securities Inc. Permitted, October 24, 1989.
Philadelphia	Fulton Financial Corporation, Lancaster, Pennsylvania -- to engage in community development. Approved, October 27, 1989.
Chicago	Graymont Bancorp, Inc., Graymont, Illinois -- to acquire State Bank of Graymont, Graymont, Illinois. Approved, October 26, 1989.
St. Louis	Liberty National Bancorp, Inc., Louisville, Kentucky -- to acquire Community Bank, Inc., Erlanger, Kentucky. Approved, October 27, 1989.
Chicago	Manning Financial Services, Inc., Manning, Iowa -- to acquire The First National Bank of Manning, Manning, Iowa. Returned, October 24, 1989.

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

BANK HOLDING COMPANIES

Richmond	MNC Financial, Inc., Baltimore, Maryland -- to acquire the Royal Credit Corporation, Spartanburg, South Carolina, and ABTS, Inc., Rock Hill, South Carolina. Approved, October 25, 1989.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire First Bellevue Bancshares, Co., Bellevue, Nebraska, and The First National Bank of Bellevue. Approved, October 27, 1989.
Richmond	PAER Bancorp, Inc., Bushkill, Pennsylvania -- to acquire The Peoples National Bank of Rowlesburg, Rowlesburg, West Virginia. Withdrawn, October 23, 1989.
Dallas	Plains Corporation, Lubbock, Texas -- to engage de novo in the activity of originating mortgage loans through Plains Financial Corporation. Permitted, October 23, 1989.
Minneapolis	Plainview Bankshares, Inc., Plainview, Minnesota -- to acquire First National Bank;, and to engage in lending activities Approved, October 23, 1989.
Chicago	Premier Financial Group, Inc., Council Bluffs, Iowa -- to acquire Manning Financial Services, Inc., Manning, Iowa, and The First National Bank of Manning. Returned, October 24, 1989.
Richmond	Riggs National Corporation, Washington, D. C. -- to engage de novo nationwide in lending activities. Permitted, October 27, 1989.
Kansas City	Southern Bancorp, Inc., Tulsa, Oklahoma -- to acquire Southern National Bank. Withdrawn, October 27, 1989.
Dallas	Spearman Bancshares, Inc., Spearman, Texas -- to acquire First National Bank, Spearman, Texas. Approved, October 26, 1989.

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

BANK HOLDING COMPANIES

New York	United Bank Corporation of New York, Downsville, New York -- to acquire First National Bank of Lisbon, Lisbon, New York. Approved, October 27, 1989.
Atlanta	WB&T Bancshares, Inc., Waycross, Georgia -- to acquire Waycross Bank & Trust. Approved, October 25, 1989.
New York	West Jersey Bancshares, Inc., Fairfield, New Jersey -- to acquire West Jersey Community Bank. Approved, October 25, 1989.

BANK MERGERS

Cleveland	Heartland Bank, Croton, Ohio -- to acquire the assets and assume the liabilities of Lyndon Guaranty Bank of Ohio, Columbus, Ohio. Approved, October 23, 1989.
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BANK PREMISES

Chicago	Henry County Bank, Green Rock, Illinois -- investment in bank premises. Approved, October 26, 1989.
New York	Manufacturers Hanover Trust Company, New York, New York -- investments in bank premises. Approved, October 23, 1989.

CAPITAL STOCK

Chicago	Continental Mortgage Corporation, Maywood, Illinois -- redemption of shares. Approved, October 26, 1989.
Kansas City	Gibbon Exchange Company, Gibbon, Nebraska -- redemption of shares. Approved, October 25, 1989.

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

CHANGE IN BANK CONTROL

Chicago	First Alsip Bancorp, Inc., Alsip, Illinois -- change in bank control. Permitted, October 27, 1989.
Kansas City	First National Bancshares of Weatherford, Inc., Weatherford, Oklahoma -- change in bank control. Permitted, October 27, 1989.
Secretary	FirstBank Holding Company of Colorado, Lakewood, Colorado -- change in bank control. Permitted, October 25, 1989.
Kansas City	Gibbon Exchange Company, Gibbon, Nebraska -- change in bank control. Permitted, October 23, 1989.
Minneapolis	Linton Bancshares, Inc., Bismarck, North Dakota -- change in bank control. Permitted, October 25, 1989.
San Francisco	Orient Bancorporation, San Francisco, California -- change in bank control. Permitted, October 23, 1989.
St. Louis	River Valley Bancshares, Inc. Employee Stock Ownership Plan, Lewiston, Missouri -- change in bank control. Permitted, October 23, 1989.
Dallas	Unicorp Bancshares - Texas, Inc., Orange, Texas -- change in bank control. Permitted, October 27, 1989.

COMPETITIVE FACTORS REPORTS

Chicago	Buckley State Bank, Buckley, Illinois, proposed merger with BSB Bank -- report on competitive factors. Submitted, October 25, 1989.
St. Louis	Commerce Bank - Nixa, National Association, Nixa, Missouri, proposed merger with Commerce Bank of Springfield, National Association, Springfield, Missouri -- report on competitive factors. Submitted, October 27, 1989.

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

COMPETITIVE FACTORS REPORTS

Cleveland	Emlenton Interim National Bank, Emlenton, Pennsylvania, proposed merger with the Farmers National of Emlenton -- report on competitive factors. Submitted, October 26, 1989.
Minneapolis	First American Bank & Trust of Minot, Minot, North Dakota, proposed merger with First American Bank & Trust of Carrington, Carrington; First American Bank of Minnewauken, Minnewauken; First American Bank of Richardton, Richardton, North Dakota -- report on competitive factors. Submitted, October 27, 1989.
St. Louis	Haubstadt State Bank, Haubstadt, Indiana, proposed merger with Citizens Bank of Gibson County, N.A., Princeton, Indiana -- report on competitive factors. Submitted, October 26, 1989.
Dallas	National Bank of Commerce, Edinburg, Texas, proposed merger with First National Bank in Edinburg -- report on competitive factors. Submitted, October 27, 1989.
Chicago	Norwest Bank Atlantic, National Association, Atlantic, Iowa; Norwest Bank Cedar Falls, N.A., Cedar Falls; Norwest Bank Cedar Rapids, Cedar Rapids; Norwest Bank Denison, National Association, Denison; Norwest Bank Fort Dodge, N.A., Fort Dodge; Norwest Bank Mason City, N.A., Mason City; Norwest Bank Ottumwa, N.A. Ottumwa; and Norwest Bank Sioux City, N.A., Sioux City, Iowa, proposed merger with Norwest Bank Des Moines, N.A., Des Moines, Iowa -- report on competitive factors. Submitted, October 24, 1989.
St. Louis	Security State Bank, Republic, Missouri, proposed merger with First State Bank of Marionville, Marionville, Missouri -- report on competitive factors. Submitted, October 27, 1989.

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

COMPETITIVE FACTORS REPORTS

Atlanta Southeast Bank, N.A., Miami, Florida, proposed merger with Southeast Bank For Savings, Jacksonville, Florida -- report on competitive factors. Submitted, October 26, 1989.

Chicago State Savings Bank of Caro, Caro, Michigan, proposed merger with Caro Savings Bank -- report on competitive factors. Submitted, October 24, 1989.

San Francisco Wells Fargo Bank, N.A., San Francisco, California, proposed merger with Valley National Bank, Glendale, California -- report on competitive factors. Submitted, October 27, 1989.

EXTENSIONS OF TIME

Chicago AFC Acquisition Corporation, Detroit, Michigan -- extension to January 19, 1990, to acquire Alliance Financial Corporation, Dearborn, Michigan, Dearborn Bank and Trust Company, and Huron Community Bank, East Tawas, Michigan. Granted, October 24, 1989.

Cleveland Banc One Corporation, Columbus, Ohio -- extension to January 24, 1990, to engage in investment advisory and certain underwriting activities through Banc One Brokerage Corporation. Granted, October 23, 1989.

Richmond Bank Maryland Corp., Towson, Maryland -- extension to January 18, 1990, to acquire Heritage International Bank, Bethesda, Maryland. Granted, October 23, 1989.

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain properties. Granted, October 24, 1989.

San Francisco Brighton Bancorp, Salt Lake City, Utah -- extension to January 15, 1990, to redeem shares. Granted, October 24, 1989.

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

EXTENSIONS OF TIME

Staff Director BS&R	Chase Bank of Maryland, Baltimore, Maryland -- extension to dispose of certain assets. Granted, October 24, 1989.
Chicago	Comerica Incorporated, Detroit, Michigan -- extension to January 19, 1990, to acquire Alliance Financial Corporation, Dearborn, Michigan, Alliance Data Services, Inc., Dearborn Bank and Trust Company, and Huron Community Bank, East Tawas, Michigan. Granted, October 24, 1989.
Atlanta	First Florida Banks, Inc., Tampa, Florida, and 7L Corporation -- extension to December 18, 1989, to acquire First Management Group, Inc., and Florida Asset Management Group, Inc., and engage de novo in providing management services to certain savings and loan associations. Granted, October 25, 1989.
St. Louis	Stone County National Bancshares, Inc., Crane, Missouri -- extension to January 23, 1990, to acquire Stone County National Bank. Granted, October 24, 1989.
Atlanta	SunTrust Banks, Inc., Atlanta, Georgia -- extension to January 27, 1990, to acquire BHC Holdings, Inc., Philadelphia, Pennsylvania, and engage in securities brokerage. Granted, October 25, 1989.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, October 27, 1989.

INTERNATIONAL OPERATIONS

Kansas City	United Bank of Denver National Association, Denver, Colorado -- to establish a branch facility in Grand Cayman, Grand Cayman Islands, British West Indies. Approved, October 27, 1989.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS
UNDER DELEGATED AUTHORITY**

MEMBERSHIP

New York West Jersey Community Bank, Fairfield, New Jersey --
to become a member of the Federal Reserve System.
Approved, October 25, 1989.

RESERVE BANK OPERATIONS

Director, FRBO Federal Reserve Bank of Atlanta -- to purchase a
reader / sorter and related peripherals.
Approved, October 27, 1989.

Director, FRBO Federal Reserve Bank of San Francisco -- to upgrade
communications network.
Approved, October 27, 1989.

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of New York -- to offer a
limited MICR capture service at all Second District
offices.
Approved, October 27, 1989.

SECURITIES REGULATION

Staff Director Over-the-counter stocks -- revised list of OTC stocks
BS&R subject to margin requirements, effective
November 13, 1989.
Published, October 27, 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>
Olde Windsor Bancorp, Inc., Olde Windsor, Connecticut (Olde Windsor) - Change in Control notification filed by John Cocomo to acquire an additional 10.1% of the shares of Olde Windsor	<u>Newspaper</u> 11-01-89
	<u>Federal Register</u> 11-02-89
<hr/>	
John A. Kaneb, Chelsea, Massachusetts - Change in Control notification filed to acquire an additional 8.67% of the voting shares of Newworld Bancorp, Inc., Boston, Massachusetts	<u>Newspaper</u> 11-10-89
	<u>Federal Register</u> Not Yet Established

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 and Fleet/Norstar New York, Inc., Albany, New York - 4(c) (8) application to engage in the placement of all types of securities and to provide investment advisory services to retail and institutional customers, through Adams McEntee, Fleet/Norstar Securities, Inc., New York, New York	<u>Federal Register</u> Not Yet Established

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

Application

Comment Period Ending Date

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

Bankers Corporation, Perth Amboy, New Jersey to acquire
Bankers Savings Bank, Perth Amboy, New Jersey. 1/ 11/18/89 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Manufacturers Hanover Corporation, New York, New York
to acquire, through its subsidiary, Manufacturers
Hanover Futures, Inc., the outstanding shares of
Manufacturers Hanover Financial Options Group, Inc.,
Philadelphia, Pennsylvania and thereby to engage
indirectly in the execution and clearance of:
(1) foreign currency options traded on securities
exchanges; (2) futures contracts on gold bullion and
options on such contracts traded on commodities
exchanges; (3) options on U.S. Government securities
traded on securities exchanges; (4) options on stock
and bond indices traded on securities exchanges; and
(5) the provision of general research and advice on
market conditions and trading strategies regarding the
use of the above-referenced exchange-traded contracts
by customers.

N/A

SECTION IV

Applications Not Involving
Public Comment

None.

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



SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

<u>Meridian Bank</u> , Reading, PA to establish an offsite electronic banking facility to be located at the Mt. Airy Shop'N Bag, 7109 Stenton Ave., Philadelphia, PA.	11/20/89
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**SECTION II - APPLICATIONS SUBJECT TO BOTH NEWSPAPER AND
FEDERAL REGISTER NOTICE**

Comment Period Ending Date

First Bath Corp., Bath, PA requests permission 1/
for John W. Troxell, Jr. to own up to 11.30%
of capital stock of First Bath Corp. pursuant
to the Change in Bank Control Act.

Newspaper:	11/2/89
Federal Register:	11/15/89

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

Comment Period Ending Date

None.

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

None.

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

Applications Bulletin
For Week Ending October 28, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

NONE

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

NONE

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received Section 4(c)(8) application on October 26, 1989 from Ameritrust Corporation, Cleveland, Ohio, to acquire MInvestment Corp., Dallas, Texas.	Not Yet Known #
Received Section 4(c)(8) application on October 27, 1989 from PNC Financial Corp., Pittsburgh, Pennsylvania, to acquire Lomas Securities USA, Inc., Houston, Texas.	Not Yet Known #
Received Section 4(c)(8) application on October 27, 1989 from National City Corporation, Cleveland, Ohio, to acquire GEM Savings Association, Dayton, Ohio.	Not Yet Known #

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

Applications Bulletin
For Week Ending October 28, 1989

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

NONE

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Central Fidelity Bank, Richmond, Virginia, request for permission to establish a branch at 309 South Battlefield Boulevard, Chesapeake, Virginia.*	11-23-89

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None

*Application is subject to CRA.

October 30, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Imperial Bank Coral Gables, Florida Change in control by Daniel De Lange to retain 24.38 percent and to acquire an additional 15.94 percent of the outstanding shares that will increase his total ownership to 40.32 percent.	11-10-89 Federal Register
Merchant Bankshares, Group, Inc. Fort Myers, Florida 1-BHC formation, Merchant National Bank, Fort Myers, Florida.	
BancShares National Corp. Atlanta, Georgia 1-BHC formation, Vinings Bank & Trust, N.A., Atlanta, Georgia.	11-20-89 Newspaper
DBT Holding Company Vidalia, Georgia 1-BHC formation, Darby Bank and Trust Company, Vidalia, Georgia.	
First Commerce Bancorp, Inc. Commerce, Georgia To merge with Citizens Holding Company, Lexington, Georgia, and thereby acquire its banking subsidiary, Citizens Banking Company, Lexington, Georgia.	11-20-89 Newspaper
First National Bankshares, Inc. Houma, Louisiana Change in control by Richard H. Barker, et al., to acquire an additional 19.30 percent that will increase their total ownership to 29.77 percent.	
First American Corporation Nashville, Tennessee To acquire First American Trust Company, Nashville, Tennessee, as a state-chartered nonmember bank, through charter conversion of First American Trust Company, N.A., Nashville, Tennessee.	

October 30, 1989

Federal Reserve Bank of Atlanta
Applications Bulletin

Section III - Application Subject To Federal Register Notice Only

Application

Auburn National Bancorporation

Auburn, Alabama

To establish ANB Systems, Inc., Auburn, Alabama, and engage *de novo* in data processing activities, pursuant to section 225.25(b)(7) of Regulation Y.

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

Application

Atico Financial Corporation

Miami, Florida

Commitment waiver request.

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>
Merger/ Branch	First of of America Bank-Northern Michigan Cheboygan, Michigan Antrim County State Bank Mancelona, Michigan*	N - 11-4-89
Merger/ Branch	Union Bank/Streator Streator, Illinois Union Bank/Triumph Triumph, Illinois - Branch at main street*	N - 10-20-89
Branch	Union Bank/Streator Streator, Illinois 400 Etna Road Ottawa, Illinois*	N - 10-20-89
Merger/ Branch	Liberty Bank-Oakland Troy, Michigan Liberty State Bank & Trust Hamtramck, Michigan* 9301 Jos. Campau Hamtramck, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan NW Corner 12 Mile Road & Halsted Road Farmington Hills, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 16673 E. 15 Mile Road Clinton Township, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 2229 Metropolitan Parkway Sterling Heights, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 25719 Grand River Avenue Redford Township, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 3030 Union Lake Road Commerce Township, Michigan*	N - 11-2-89

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	Liberty Bank-Oakland Troy, Michigan 39440 Fourteen Mile Road Commerce Township, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 41801 Garfield Clinton Township, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 4396 Highland Road Waterford Township, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 44500 Van Dyke Sterling Heights, Michigan	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 50650 Gratiot Avenue Chesterfield Township, Michigan*	N - 11-2-89
Branch	Liberty Bank-Oakland Troy, Michigan 6705 Orchard Lake Road West Bloomfield Township, Michigan*	N - 11-2-89
Membership	First Illini Bank Galesburg, Illinois To become a member of the Federal Reserve System*	N - 10-30-89
Merger/ Branch	First Illini Bank Galesburg, Illinois Abingdon Bank and Trust Company Abingdon, Illinois*	N - 10-30-89
Merger/ Branch	First Illini Bank Galesburg, Illinois Community Bank & Trust Company Canton, Illinois*	N - 10-30-89
Merger/ Branch	First Illini Bank Galesburg, Illinois Madison Park Bank Peoria, Illinois*	N - 10-30-89

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	First Illini Bank Galesburg, Illinois 1304 W. Main Street Peoria, Illinois*	N - 10-30-89
Branch	Comerica Bank - Detroit Detroit, Michigan 31 E. Long Lake Troy, 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-1	L.B.T. Bancorporation West Des Moines, Iowa Liberty Bank & Trust Lake Mills, Iowa*	FR - 9-20-89 N - 11-15-89
Y-2	Capitol Bancorp, Ltd. Lansing, Michigan Portage Commerce Bank Portage, Michigan*	FR - 11-6-89 N - 10-23-89
Y-2	Gore-Bronson Bancorp, Inc. Northbrook, Illinois Irving Bancorp, Inc. Chicago, Illinois Irving Bank Chicago, Illinois*	FR - 11-6-89 N - **
CoC-HC	First Interstate of Iowa, Inc. Des Moines, Iowa The Graham Group, Inc. Des Moines, Iowa	FR - 11-2-89 N - **
Y-2	First State Bancorp of Princeton, Illinois, Inc. Princeton, Illinois First Bank and Trust Co. of Gridley Gridley, Illinois*	FR - ** N - 10-22-89
Y-2	Security Chicago Corp. Chicago, Illinois First Bank and Trust Co. of Gridley Gridley, Illinois*	FR - ** 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-2	Lincoln Financial Corporation Fort Wayne, Indiana Signal Bancorp Monticello, Indiana State and Savings Bank Monticello, Indiana*	FR - ** N - **
Y-2	Valley Bancorporation Appleton, Wisconsin First National Bank of Chippewa Falls Chippewa Falls, Wisconsin*	FR - ** N - **
Y-2	Valley Bancorporation Appleton, Wisconsin Peoples State Bank Three Lakes, Wisconsin*	FR - ** N - **
Y-1	First Mid-America Bancorp, Inc. Davenport, Iowa The State Bank of Annawan Annawan, Illinois*	FR - ** N - 11-6-89

Section III - Applications Subject to Federal Register Notice
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	A.B.N. - Stichting Amsterdam, Nederland Union Realty Mortgage Co., Inc. Chicago, Illinois	N - **
Y-4	ABN/LaSalle North America, Inc. Chicago, Illinois Union Realty Mortgage Co., Inc. Chicago, Illinois	N - **
Y-4	Algemene Bank Nederland, N.V. Amsterdam, Nederland Union Realty Mortgage Co., Inc. Chicago, Illinois	N - **
Y-4	LaSalle National Corporation Chicago, Illinois Union Realty Mortgage Co., Inc. Chicago, Illinois	N - **

Federal Reserve Bank of Chicago

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

Type Application

None

N - Newspaper

FR - Federal Register

* - Subject to Provisions of Community Reinvestment Act

** - Not available at this time

Federal Reserve Bank of St. Louis

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

Application

Comment Period Ending Date

*Section 18(c) of the Federal Deposit Insurance Act application by Effingham State Bank, Effingham, Illinois, to merge with Effingham Interim Bank, Effingham, Illinois, a de novo bank applying for membership pursuant to Section 9 of the Federal Reserve Act

(Not available)

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

*Section 3(a)(3) application by Financial Bancshares, Inc., St. Louis, Missouri, to acquire 30.2 percent of First Bank of East Prairie, East Prairie, Missouri

(Not available)

*Section 3(a)(1) application by First Eldorado Bancshares, Inc., Eldorado, Illinois, to acquire First State Bank of Eldorado, Eldorado, Illinois

(Newspaper 11-22-89)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

Section 4(c)(8) application by Union Planters Corporation, Memphis, Tennessee, to engage in underwriting and dealing in eligible securities, providing portfolio advice, acting as a futures commission merchant and providing investment advice, providing brokerage services, acquiring or servicing loans, and leasing personal property through Union Planters Investment Bankers Corporation, Memphis, Tennessee

(Not available)

Federal Reserve Bank of St. Louis

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>
Norwest Corporation Mpls, MN To merge with First Interstate Corporation of Wisconsin, Kohler, WI and thereby in- directly acquire the First Interstate Bank of Wisconsin, Sheboygan, WI; First Interstate Bank of Wisconsin, N.A., Green Bay, WI; First Interstate Bank of Wisconsin - Northeast, Green Valley, WI; First Interstate Bank of Wisconsin, N.A., Eau Claire, WI; First Inter- state Bank of Wisconsin - Southeast, New Berlin, WI; First Interstate Bank of Wiscon- sin, Appleton, WI; First Interstate Bank of Wisconsin, Waupun, WI; First Interstate Bank of Northern Indiana, N.A., South Bend, Indiana; First Galesburg National Bank & Trust Company, Galesburg, Ill; Abingdon Bank & Trust Company, Abingdon, Ill; Madison Park Bank, Peoria, Ill; Community Bank & Trust Company of Canton, Canton, Ill.*	Not yet available

* 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>
Norwest Corporation, Mpls, MN Norwest Financial Services, Inc., Des Moines, IA; and Norwest Finan- cial, Inc., Des Moines, IA To engage <u>de novo</u> in consumer finance; sales finance; underwriting of credit life, accident, & health insurance related to extensions of credit by Norwest Corporation or its subsidi- aries; sale of credit property and casualty insurance on an ongoing basis; commercial finance; lease finance; and offering for sale & selling of bookkeeping, payroll, & mgmt, financial reporting services and data processing services. These activities will be conducted in New Hampshire.	Not yet available
Norwest Corporation Minneapolis, MN To engage in the following: (1) trust company activities thru the indirect acquisition of First Interstate Trust Company of Wisconsin, Sheboygan, WI; (2) brokerage activities thru the in- direct acquisition of First Brokerage Services, Sheboygan, WI; (3) data processing activities thru the indirect acquisition of First Interstate Manage- ment Services of Wisconsin, Inc., Sheboy- gan, Wisconsin; and (4) commercial finance activities thru the indirect acquisition of First Interstate Commercial Corporation of Wisconsin, Milwaukee, WI. The activities will be conducted nationwide.	Not yet available

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

Application

None.

Federal Reserve Bank of Kansas City

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>
Chrisman-Sawyer Bancshares, Inc., Kansas City, Missouri, for prior approval to become a bank holding company through the acquisition of 87.18 percent of the voting shares of First City Bank, Independence, Missouri.*	Not Available
International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas, for prior approval to acquire 47.50 percent of the voting shares of Brotherhood Bancshares, Inc., Kansas City, Kansas.*	Not Available
Brotherhood Bancshares, Inc., Kansas City, Kansas, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of The Brotherhood Bank and Trust Company, Kansas City, Kansas.*	Not Available
Barbara Forster, Golden Valley, Minnesota, for prior approval to acquire a 92.2 percent ownership interest of Eagle Agency, Inc., Eagle, Colorado.	Not Available
T. Brent Ballinger, Pawhuska, Oklahoma, for prior approval to increase his ownership interest in N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, by 50.25 percent to 50.75 percent.	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Peoples National Bancshares of Checotah, Inc., Checotah, Oklahoma, for prior approval to acquire 100 percent of the voting shares of Cantwell Insurance Agency, Inc., Checotah, Oklahoma, and thereby indirectly engage in selling credit life, disability, or involuntary unemployment insurance and insurance agency activities in a town of less than 5,000 persons.	Not Available

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 OCTOBER 23, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

NOTICE EXP

None.

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

APPLICATION

** NOTICE EXP

Change in Control Notice by
Barbi Corp. - D. G. Council, Kaufman, TX; to acquire
an interest in Kaufman Bancshares, Inc., Kaufman, TX

N/A

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

APPLICATION

NOTICE EXP

Section 4(c)(8) de novo notification by
United New Mexico Financial Corporation, Albuquerque, NM,
to provide a single line of credit to an unaffiliated
company for the purpose of purchasing distressed loans

N/A

Section 4(c)(8) de novo notification by
Ford Bank Group, Inc., Lubbock, TX, to provide a single
line of credit to an unaffiliated company for the purpose of
purchasing distressed loans

N/A

**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 10/27/89

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

Pacific Western Bank, San Jose, California,
to acquire certain assets and liabilities of
the Northern California Division of Household
Bank, F.S.B., Newport Beach, California. *

Newspaper: Not yet published

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

Roy Doumani, Beverly Hills, California;
Gerald L. Parsky, Los Angeles, California;
William E. Simon, Morristown, New Jersey;
and Larry B. Thrall, Sr., Beverly Hills,
California, to increase their ownership in
World Trade Bancorp, Beverly Hills,
California.

Fed. Reg.: 10/30/89

Newspaper: Not available

Section III - Applications Subject to Federal Register Notice Only

Security Pacific Corporation, Los Angeles,
California, to engage in leasing activities
beyond the scope of those listed in
Regulation Y through Security Pacific
Leasing Corp.

Fed. Reg.: 11/01/89

First Interstate Bancorp, Los Angeles,
California, to engage in asset management
and valuation activities through a
yet-to-be named subsidiary.

Fed. Reg.: Not yet published

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

Brighton Bancorp, Salt Lake City, Utah, to
redeem 250 shares of its common stock.

* Subject to CRA.