

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

H.2, 1989, No. 51  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending December 23, 1989

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

---

**BANK HOLDING COMPANIES**

Banque National de Paris, Paris, France, and Bank of the West, San Francisco, California -- letter approving application to acquire Central Bank, Walnut Creek, California.  
Approved, December 18, 1989.

First Union Corporation, Charlotte, North Carolina, and First Union Corporation of Florida, Jacksonville, Florida -- order approving application to acquire Florida National Banks of Florida, Inc., its subsidiary banks, and engage in permissible activities through acquisition of Florida Investment Management Company, Jacksonville, Florida, and Florida National Insurance Services, Inc.  
Authorized, December 22, 1989.

MNC Financial, Inc., Baltimore, Maryland -- to merge with Equitable Bancorporation, and acquire Equitable Bank, N.A., and Equitable Bank of Delaware, Dover, Delaware.  
Approved, December 18, 1989.

National City Corporation, Cleveland, Ohio -- to acquire Gem Savings Association, Dayton, Ohio, GEM Mortgage Corporation of North America; GEM America Realty and Investment Corporation; GEM Financial Corporation; and Cen Pro, Inc., and engage in permissible nonbanking activities.  
Approved, December 18, 1989.

Premier Bancorp, Inc., Baton Rouge, Louisiana -- to engage de novo in loan recovery and collection activities through acquisition of Florida Street National Bank (in liquidation).  
Permitted, December 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**

Chicago Central State Bank, Elkader, Iowa -- to establish branches at 158 1st Street, McGregor, and in Marquette, Iowa.  
Approved, December 21, 1989.

Chicago Davenport Bank and Trust Company, Davenport, Iowa -- to establish an EFT at 320 W. Kimberly Road, and an EFT at St. Ambrose University, 518 W. Locust Street.  
Withdrawn, December 18, 1989.

Minneapolis North Shore Bank of Commerce, Duluth, Minnesota -- to establish a branch in the Miller Hill Mall, 1600 Miller Truck Highway.  
Approved, December 19, 1989.

**BANK HOLDING COMPANIES**

Chicago ABN - Stichting, Amsterdam, The Netherlands; Algemene Bank Nederland N.V., Amsterdam, The Netherlands; ABN/LaSalle North America, Inc., Chicago, Illinois; and LaSalle National Corporation, Chicago, Illinois -- to acquire Exchange Bancorp, Inc., Chicago, Illinois; and The Exchange Bank River Oaks, Calumet City, Illinois; Exchange National Bank of Chicago, Chicago, Illinois; Exchange Bank of Dupage, Oak Brook, Illinois; Exchange Bank of Lake County, Vernon Hills, Illinois; Exchange Securities Corp., Hallandale, Florida; and Union Realty Mortgage Co., Inc., Chicago, Illinois.  
Approved, December 19, 1989.

Chicago Astoria Investment Co., Quincy, Illinois -- to act as principal, agent, or broker for credit related insurance issued in connection with extensions of credit made by Farmers State Bank & Trust Co., Astoria, Illinois.  
Returned, December 20, 1989.

New York Bankers Corporation, Perth Amboy, New Jersey -- to acquire Bankers Savings.  
Approved, December 20, 1989.

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

---

**BANK HOLDING COMPANIES**

Chicago	Bartonville Investment Co., Peoria, Illinois -- to act as agent or broker for credit related insurance issued in connection with extensions of credit made by Bartonville Bank, Bartonville, Illinois. Returned, December 20, 1989.
Richmond	Beacon Capital Corporation, Henderson, North Carolina -- to acquire Franklin National Bank, Louisburg, North Carolina, and Vance National Bank. Approved, December 21, 1989.
Atlanta	Bradford Bankshares, Inc., Starke, Florida -- to acquire First National Bank of Bradford County. Approved, December 22, 1989.
New York	Compagnie Financiere de Suez, Paris, France, and Banque Indosuez -- to engage in the brokerage of foreign currency options traded on the Philadelphia Stock Exchange and in the provision of incidental investment advice with respect to such options through Carr Futures International, Inc., Chicago, Illinois. Approved, December 22, 1989.
Dallas	Cullen / Frost Bank of Dallas, N.A., Dallas, Texas -- to acquire Cullen Center Bank and Trust, Houston, and Frost National Bank of San Antonio, San Antonio, Texas. Approved, December 18, 1989.
Chicago	First Chicago Corporation, Chicago, Illinois, and Continental Bank Corporation -- to acquire the assets of Market Venture through a joint venture of Liberty Brokerage, Inc. Returned, December 21, 1989.
St. Louis	First Malden Bancshares, Inc., Malden, Missouri -- to acquire First National Bank of Malden. Approved, December 19, 1989.
St. Louis	FMS Bancorp, Inc., Poplar Bluff, Missouri -- to acquire First Missouri State Bank. Approved, December 19, 1989.

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

---

**BANK HOLDING COMPANIES**

Chicago	Gore - Bronson Bancorp, Inc., Prospect Heights, Illinois -- to acquire Irving Bancorp, Inc., Chicago, Illinois, and Irving Bank. Approved, December 22, 1989.
Chicago	Hopedale Investment Co., Hopedale, Illinois -- to act as principal, agent, or broker for credit related insurance issued in connection with extensions of credit by Community Bank of Hopedale. Returned, December 20, 1989.
Dallas	Kleberg Delaware, Inc., Wilmington, Delaware -- to acquire Kleberg First National Bank of Kingsville, Kingsville, Texas. Approved, December 22, 1989.
Chicago	Lincoln Financial Corporation, Fort Wayne, Indiana -- to acquire Signal Bancorp, Monticello, Indiana, and State and Savings Bank. Approved, December 19, 1989.
Chicago	Manning Financial Services, Inc., Manning, Iowa -- to acquire The First National Bank of Manning. Returned, December 20, 1989.
Atlanta	Merchant Bankshares Group, Inc., Fort Myers, Florida -- to acquire Merchant National Bank. Approved, December 22, 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, December 20, 1989.
Chicago	Tremont Bancorp, Inc., Tremont, Illinois -- to acquire The First National Bank in Tremont. Approved, December 20, 1989.
Chicago	Valley Bancorporation, Appleton, Wisconsin -- to acquire Peoples State Bank, Three Lakes; and First National Bank of Chippewa Falls, Chippewa Falls, Wisconsin. Approved, December 21, 1989.

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

---

**BANK HOLDING COMPANIES**

Kansas City      WallCo., Inc., Nehawka, Nebraska -- to acquire The  
Nehawka Bank.  
Approved, December 18, 1989.

**BANK MERGERS**

Chicago            Central State Bank, Elkader, Iowa -- to merge with  
First State Savings Bank, McGregor, Iowa.  
Approved, December 21, 1989.

**BANK PREMISES**

St. Louis          First State Bank of Dongola, Dongola, Illinois --  
investment in bank premises.  
Approved, December 22, 1989.

Minneapolis        North Shore Bank of Commerce, Duluth, Minnesota --  
investment in bank premises.  
Approved, December 19, 1989.

**BANKS, STATE MEMBER**

St. Louis          First State Bank of Dongola, Dongola, Illinois --  
payment of a dividend.  
Approved, December 22, 1989.

St. Louis          State Bank of Breese, Breese, Illinois -- payment of  
a dividend.  
Approved, December 19, 1989.

**CAPITAL STOCK**

Chicago            Benton Financial Corporation, Fowler, Indiana --  
redemption of shares.  
Approved, December 19, 1989.

**CHANGE IN BANK CONTROL**

Chicago            Capital Bancorp, Ltd., Lansing, Michigan -- change in  
bank control.  
Permitted, December 22, 1989.

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

---

**CHANGE IN BANK CONTROL**

Philadelphia	First Bath Corp., Bath, Pennsylvania -- change in bank control. Permitted, December 18, 1989.
Kansas City	Founders Bancorporation, Inc., Oklahoma City, Oklahoma -- change in bank control. Permitted, December 20, 1989.
Dallas	Hometown Bancshares, Inc., Houston, Texas -- change in bank control. Permitted, December 18, 1989.
Kansas City	Sherman County Management, Inc., Loup City, Nebraska -- change in bank control. Permitted, December 21, 1989.

**COMPETITIVE FACTORS REPORTS**

Richmond	American Bank and Trust Company, Monroe, North Carolina, proposed purchase of the assets and assumption of the liabilities of American Commercial Savings Bank, Inc. -- report on competitive factors. Submitted, December 18, 1989.
Chicago	DSB Interim Bank, Durand, Illinois, proposed merger with Durand State Bank -- report on competitive factors. Submitted, December 22, 1989.
Chicago	First of America Bank - Peoria, Peoria, Illinois, proposed merger with Commercial National Bank of Peoria -- report on competitive factors. Submitted, December 19, 1989.
Philadelphia	Hamburg Savings and Trust Company, Hamburg, Pennsylvania, proposed merger with Pennsylvania National Bank and Trust Company, Pottsville, Pennsylvania -- report on competitive factors. Submitted, December 20, 1989.

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

---

**COMPETITIVE FACTORS REPORTS**

Chicago Illinois National Bank of Springfield, Springfield, Illinois, proposed purchase of certain assets and assumption of the liabilities of the Springfield, Illinois branch of Germania Bank, A Federal Savings, Bank, Alton, Illinois -- report on competitive factors.  
Submitted, December 22, 1989.

Minneapolis Sterling State Bank, Austin, Minnesota, proposed merger with Bank of Lyle, Lyle, Minnesota -- report on competitive factors.  
Submitted, December 18, 1989.

Chicago Trustcorp Bank, Ann Arbor, Ann Arbor, Michigan, proposed merger with Trustcorp Bank, Ypsilanti, Ypsilanti, Michigan -- report on competitive factors.  
Submitted, December 19, 1989.

Chicago Valley Bank, Northeast, Green Bay, Wisconsin, proposed merger with Valley Bank, Peshtigo, Peshtigo, Wisconsin -- report on competitive factors.  
Submitted, December 22, 1989.

**EXTENSIONS OF TIME**

Cleveland Banc One Corporation, Columbus, Ohio -- extension to March 27, 1990, to acquire Deposit Insurance Bridge Bank, Dallas, Texas.  
Granted, December 19, 1989.

Chicago Blairstown Bancorp, Inc., Blairstown, Iowa -- extension to March 19, 1990, to acquire Benton County State Bank.  
Granted, December 19, 1989.

Richmond Central Fidelity Bank, Richmond, Virginia -- extension to August 17, 1990, to establish a branch at the intersection of Route 220 and Valley Avenue, Roanoke, Virginia.  
Granted, December 20, 1989.

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

---

**EXTENSIONS OF TIME**

Atlanta	Citrus Financial Services Corporation, Vero Beach, Florida -- extension to March 21, 1990, to acquire Citrus Bank, National Association. Granted, December 19, 1989.
San Francisco	Far West Bancorporation, Provo, Utah -- extension to April 12, 1990, to acquire Far West Bank. Granted, December 21, 1989.
San Francisco	Johnson International Bancorp, Inc., Racine, Wisconsin -- extension to March 27, 1990, to acquire Biltmore Bank Corp, Phoenix, Arizona. Granted, December 21, 1989.
Boston	Ocean State Bancshares Corporation, Middletown, Rhode Island -- extension to March 22, 1990, to acquire Ocean State National Bank. Granted, December 21, 1989.
Kansas City	OMNIBANCORP, Denver, Colorado -- extension to March 20, 1990, to acquire OMNIBANK. Granted, December 22, 1989.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, December 21, 1989.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, December 22, 1989.
Chicago	Star Financial Group, Inc., Marion, Indiana -- extension to March 16, 1990, to engage in credit card related functions for financial institutions, through Star BankCard Services, Inc., Marion, Indiana. Granted, December 19, 1989.



H.2  
DECEMBER 18, 1989 TO DECEMBER 22, 1989  
PAGE 9

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

---

**REGULATIONS AND POLICIES**

Secretary                      Federal Open Market Committee -- policy record for  
FOMC                              the meeting of November 14, 1989.  
Published, December 22, 1989.

**RESERVE BANK OPERATIONS**

Director, FRBO      Federal Reserve Bank of Atlanta -- to purchase  
   computer equipment.  
Approved, December 22, 1989.

Director, FRBO      Federal Reserve Bank of St. Louis -- to purchase  
   computer storage related equipment.  
Approved, December 21, 1989.

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

---

**COMPETITIVE FACTORS REPORTS**

Kansas City      Halstead Bank, Halstead, Kansas, proposed merger with  
The State Bank of Bentley, Bentley, Kansas --  
report on competitive factors.  
Submitted, December 11, 1989.

**INTERNATIONAL OPERATIONS**

New York      Chemical International Finance, Ltd., New York, New  
York -- to make an additional investment in  
Chemical Bank International Investments Holdings,  
Ltd., London, England.  
Permitted, December 16, 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 A. Cocco, Sr. to acquire an additional 10.1% of the voting shares of Olde Windsor	<u>Newspaper</u>	12-20-89
	<u>Federal Register</u>	Not Yet Established

---

*John A. Kaneb, Chelsea, Massachusetts - Change in Control notification to acquire an additional 8.67% of the voting shares of Newworld Bancorp, Inc., Boston, Massachusetts	<u>Newspaper</u>	12-22-89
	<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>
	NONE	

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

<u>Application</u>		<u>Comment Period Ending Date</u>
*Subject to CRA	NONE	

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Citicorp, New York, New York to engage through Citicorp Securities Markets, Inc. in acting as private placement agent with respect to all types of securities and effecting securities transactions as riskless principal.

N/A

Citicorp, New York, New York to acquire through its subsidiary, Citicorp Credit Services, Inc., the merchant processing business of FCC National Bank and thereby to engage in making, acquiring and servicing extensions of credit as permitted for credit card companies.

N/A

Amsterdam-Rotterdam Bank, N.V. and Stichting Amro, both of Amsterdam, the Netherlands to engage through their subsidiary, Pierson Heldring & Pierson Investment Finance (U.S.) Inc., in acting as agent in the private placement of securities with financially sophisticated investors, providing securities brokerage services, exercising discretion in buying and selling securities on behalf of customers, providing investment advice and research, and providing other financial and merger and acquisition advice.

N/A

Community Bank System, Inc., Syracuse, New York to  
engage directly in commercial lending activities.

N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

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

Meridian Bank, Reading, PA to establish an 1/ 1/15/90  
offsite electronic banking facility to be  
located at the York Memorial Hospital,  
325 South Belmont Ave., York, PA

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

Comment Period Ending Date

National Penn Bancshares, Boyertown, PA to 1/  
acquire a minimum of 19.9% and a maximum of  
24.9% shares of Valley Community Bank,  
Kingston, PA pursuant to Section 3(a)(3) of  
the Bank Holding Company Act.

Newspaper	1/8/90
Federal Register:	1/5/90

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

Comment Period Ending Date

CCNB Corporation, New Cumberland, PA to \*N/A  
acquire at least 95% of Parent Federal Savings  
Bank, Lancaster, PA, pursuant to Section 4(c)(8)  
of the Bank Holding Company Act.

**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 December 23, 1989

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

NONE

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

Received Section 3(a)(1) application  
from North American Bancorp, Inc.,  
Pittsburgh, Pennsylvania, to acquire  
North Side Deposit Bank, Pittsburgh,  
Pennsylvania.

\*N: January 31, 1990

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

Received Section 4(c)(8) Notification  
from Star Banc Corporation, Cincinnati,  
Ohio, to engage de novo in making  
investments in limited partnerships  
designed to promote community welfare  
through the rehabilitation of housing  
for low- and moderate-income people  
pursuant to Section 225.25(b)(6) of  
Regulation Y.

Not Yet Known #

---

\* - 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 December 23, 1989

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

Received notice from FGC Holding Company, Inc., Martin, Kentucky, of its intent to redeem all (1,010 shares) of its Class A preferred and Class B preferred stock.

- 
- \* - 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>
Crestar Bank, Richmond, Virginia, request for permission to establish a branch at 13001 Hull Street Road, Midlothian, Virginia.*	1-18-90

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Sovran Financial Corporation, Norfolk, Virginia, for prior approval to acquire 16.6% of the voting shares of The Citizens and Southern Corporation, Atlanta, Georgia.*	1-5-90
Montgomery Bancorp, Inc., Bethesda, Maryland, for prior approval to acquire 100% of the voting shares of Prince George's National Bank (in organization), Landover, Maryland.*	1-22-90

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.

Week Ending December 22, 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>
SouthTrust Corporation Birmingham, Alabama To acquire SouthTrust Bank of North Carolina, National Association, Raleigh, North Carolina, through charter conversion of First Capital Corporation, Raleigh, North Carolina.	
Community National Bancorporation Ashburn, Georgia 1-BHC formation, Community National Bank, Ashburn, Georgia (in organization).	01-06-90 Newspaper
Main Street Banks Incorporated Covington, Georgia Change in control by Robert R. Fowler Estate Marital Trust (Robert R. Fowler III, Trustee), to acquire 31.5 percent of the outstanding shares of common stock.	01-08-90 Federal Register
Gulf South Bancshares, Inc. Gretna, Louisiana After-the-fact change in control by Gerald Schexnayder to retain 1.76 percent of the outstanding shares of common stock. The acquisition which was primarily because of debenture conversions resulted in his total ownership to 11.26 percent.	

Section III - Application Subject To Federal Register Notice Only

Application

Merchant Bank Corporation  
Atlanta, Georgia  
To establish Merchant Bank Securities Corporation, Atlanta, Georgia, and engage *de novo* in the private placement of debt and equity securities brokerage activities, pursuant to section 225.25(b)(15) of Regulation Y.

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

Application

Southern National Banks, Inc.  
Fort Walton Beach, 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>
EFT	The Rock Island Bank Rock Island, Illinois Black Hawk College, 6600 34th Avenue Moline, Illinois*	NP - **

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	First Affiliated Bancorp, Inc. Watseka, Illinois Bancorp of Northwestern Indiana, Inc. Goodland, Indiana Goodland State Bank Goodland, Indiana*	FR - ** N - **
Y-2	Amcore Financial, Inc. Rockford, Illinois Central of Illinois, Inc. Sterling, Illinois Citizens State Bank of Mount Morris Mount Morris, Illinois The Central National Bank of Sterling Sterling, Illinois*	FR - ** N - **
CoC-HC	Maxwell Bancorporation Maxwell, Iowa William R. Hurd, Larry V. Anderson, Don E. Holder & Virginia Hurd	FR - ** N - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register Notice  
Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	First Colonial Bankshares Corporation Chicago, Illinois First Colonial Mortgage Corporation Rosemont, Illinois	FR - **
Y-4	Amcore Financial, Inc. Rockford, Illinois Illini Insurance Company, Inc. Sterling, 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

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>Comment Period Ending Date</u>
*Section 3(a)(1) application by Nashoba Bancshares, Inc., Memphis, Tennessee, to acquire Nashoba Bank, Memphis, Tennessee, a <u>de novo</u> bank	(Newspaper 1-22-90)
*Section 3(a)(1) application by Alton Bancshares, Inc., Grandin, Missouri, to acquire Alton Bank, Alton, Missouri	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

Section 4(c)(8) application by SBC Financial Corporation, Como, Mississippi, to own and operate a savings association through the acquisition of New South Capital Corporation, Batesville, Mississippi, thereby acquiring New South Bank for Savings, A Federal Savings Bank, Batesville, Mississippi	(Not available)
--	-----------------

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>
Farmers State Bank Victor, MT To establish a <u>de novo</u> branch in Florence, MT	Not yet available

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Duane S. Amundson To acquire control of 28.50% of Culbertson Ban Corp., Culbertson, MT	Not yet available
First Interstate Bank of Fargo, N.A. and Affiliates ESOP Fargo, ND To acquire First Interstate of North Dakota, Inc., Fargo, ND*	Not yet available
Beverly Fingerhut Deikel, Ronald Fingerhut and Allen Fingerhut To acquire control of 99.09% of D. L. Bancshares, Inc., Detroit Lakes, MN	Not yet available
James R. Scott To acquire control in excess of 25% of First Interstate Banc- System of Montana, Inc., Billings, MT	Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

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

---

\* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

Application

First Interstate of North Dakota, Inc.,  
Fargo, ND to redeem up to 65.6% of its  
voting shares.

*Federal Reserve Bank of Kansas City*

---

Marvin N. Christensen, Waubun, Minnesota, for prior approval to acquire a 100 percent ownership interest in Columbine Valley Bank & Trust, Littleton, Colorado. December 28, 1989

Chrisman-Saywer 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.\* December 29, 1989

John E. Kirkpatrick, Christian K. Keesee and James K. Hotchkiss, Oklahoma City, Oklahoma, for prior approval, as trustees, to acquire a 19.60 percent ownership interest in Banks of Mid-America, Inc., Oklahoma City, Oklahoma. December 28, 1989

Charles A. McNamara III, Tulsa, Oklahoma, for prior approval to acquire control of a 35.89 percent ownership interest through an option agreement, Michael S. Forsman, Tulsa, Oklahoma, for prior approval to acquire control of a 16.56 percent ownership interest through an option agreement, and David W. Holden, Tulsa, Oklahoma, for prior approval to acquire control of a 2.76 percent ownership interest through an option agreement, all involving Central Service Corporation, Enid, Oklahoma. December 27, 1989

Oren Lee Benton, Denver, Colorado, for prior approval to increase his ownership interest in Belcaro Bank, Glendale, Colorado, from 8.33 percent to 100 percent. January 8, 1990



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>
Kaw Valley Bancshares, Inc., Kansas City, Kansas, for prior approval to acquire 100 percent of the voting shares of Galleria Bank, Overland Park, Kansas.*	Not Available
States National Bancshares, Inc., Palco, Kansas, for prior approval to become a bank holding company through the acquisition of 80.05 percent of the voting shares of The First National Bank, Palco, Kansas.*	Not Available
HNB Corporation, Arkansas City, Kansas, for prior approval to acquire 55.87 percent of the voting shares of The First National Bank and Trust Company, Ponca City, Oklahoma.*	Not Available
Southwest Holdings, Inc., Omaha, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting common shares and 100 percent of the senior cumulative preferred stock of Southwest Bank & Trust Company of Omaha, Omaha, Nebraska.*	Not Available

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER

NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Hooker National Bancshares, Hooker, Oklahoma, for prior approval to engage <u>de novo</u> in credit-related insurance activities.	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 DECEMBER 18, 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  
Arvin Ryan Dillard, Jr., Wichita Falls, TX, to acquire  
an interest in United Texas Financial Corporation,  
Wichita Falls, TX

89/12/27

Change in Control Notice by  
Earl G. Kendrick, Jr., Alexandria, VA, to acquire  
an interest in Woodforest Bancshares, Inc., Houston, TX

N/A

Change in Control Notice by  
Arthur Temple, Diboll, TX, to acquire an interest in  
First Community Financial Corporation, Lufkin, TX

N/A

Change in Control Notice by  
Arthur Temple, Diboll, TX, to acquire an interest in  
Pineland Bancshares, Inc., Pineland, TX

N/A

Change in Control Notice by  
Arthur Temple, Diboll, TX, to acquire an interest in  
Diboll State Bancshares, Inc., Diboll, 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 12/22/89

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
CivicBank of Commerce, Oakland, California, to establish a branch at 2101 Webster Street, Oakland, California. *	<u>Newspaper:</u> 1/17/90

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

None

Section III - Applications Subject to Federal Register Notice Only

None

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

None

---

\* Subject to CRA.