

ANNOUNCEMENT
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

H.2, 1990, No. 14
Actions of the Board, its Staff, and
the Federal Reserve Banks;
Applications and Reports Received
During the Week Ending April 7, 1990

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Globalization of financial markets and the competitive effectiveness of U.S. banks -- statement by Chairman Greenspan before the Task Force on the International Competitiveness of U.S. Financial Institutions of the Subcommittee on Financial Institutions of the House Committee on Banking, Finance and Urban Affairs, April 4, 1990. Published, April 4, 1990.

Merchants National case concerning applicability of the Bank Holding Company Act to the direct activities of banks owned by bank holding companies -- statement by Vice Chairman Johnson before the Subcommittee on Financial Institutions Supervision, Regulation and Insurance of the House Committee on Banking, Finance and Urban Affairs, April 4, 1990. Authorized, April 4, 1990.

BANK BRANCHES, DOMESTIC

Trust Company Bank, Atlanta, Georgia -- to establish a branch in Woodstock, Georgia. Approved, April 2, 1990.

BANK HOLDING COMPANIES

Bank of Nova Scotia, Toronto, Ontario, Canada -- to engage to a limited extent in underwriting and dealing in debt and equity securities through ScotiaMcLeod (USA) Inc., New York, New York. Approved, April 2, 1990.

Wells Fargo & Company, San Francisco, California -- to engage in trust services and investment advisory activities through a joint venture with The Nikko Securities Company, Limited, Tokyo, Japan. Approved, April 2, 1990.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

INTERNATIONAL OPERATIONS

Chase Manhattan Overseas Banking Corporation,
Wilmington, Delaware -- to retain shares of Chase
Manhattan Securities Limited, St. Helier, Jersey,
Channel Islands -- after engaging through its Tokyo
office as a futures commission merchant in the
execution and clearance of certain financial
futures contracts traded on the Tokyo International
Financial Futures Exchange.
Approved, April 2, 1990.

RESERVE BANK OPERATIONS

Federal Reserve Bank of New York -- to award
contracts for initial construction work on the East
Rutherford Operations Center.
Approved, April 2, 1990.

Federal Reserve Bank of Philadelphia -- to install a
new check processing system.
Approved, April 2, 1990.

**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

New York	Chemical Bank, New York, New York -- to establish a branch at the New York Technical College, 300 Jay Street, Brooklyn, New York. Approved, April 5, 1990.
Philadelphia	Sabina Bank, Sabina, Ohio -- to establish a branch at Washington Courthouse, Ohio. Withdrawn, April 5, 1990.

BANK HOLDING COMPANIES

New York	Chase Manhattan Corporation, New York, New York -- to engage de novo in consulting and financial advisory services through Chase Securities, Inc. Approved, April 6, 1990.
Cleveland	Fifth Third Bancorp, Cincinnati, Ohio -- to engage de novo in community development activities. Permitted, April 2, 1990.

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

BANK HOLDING COMPANIES

Chicago	First Affiliated Bancorp, Inc., Watseka, Illinois -- to acquire Bancorp of Northwestern Indiana, Goodland, Indiana, and the Goodland State Bank. Approved, April 4, 1990.
Kansas City	First American Bancshares, Inc., Kansas City, Kansas -- to acquire First American Bank, N.A., Lenexa, Kansas, and to merge with Kansas Bancorporation, Inc., Kansas City, Kansas, and Wyandotte Ban Corporation. Approved, April 6, 1990.
Atlanta	First American Corporation, Nashville, Tennessee -- to acquire First American Trust Company, N.A. Withdrawn, April 2, 1990.
Chicago	First of America Bank Corporation, Kalamazoo, Michigan -- to acquire PrimeBank, Federal Savings Bank, Grand Rapids, Michigan. Approved, April 5, 1990.
GC	First State Corporation, Waynesboro, Mississippi -- request for reconsideration and stay of Board's order approving application to acquire up to 24.9 percent of First National Bank of Lucedale, Lucedale, Mississippi. Denied, April 3, 1990.
Dallas	Firstperryton Bancorp, Inc., Perryton, Texas -- to acquire Citizens Bank & Trust Company, Pampa, Texas. Approved, April 6, 1990.
New York	J.P. Morgan & Co. Incorporated, New York, New York -- to engage de novo in investment advisory and management consulting activities. Permitted, April 5, 1990.
Richmond	L.S.B. Bancshares, Inc., of South Carolina, Lexington, South Carolina -- to acquire Lowcountry Bancshares, Inc., Varnville, South Carolina. Approved, April 6, 1990.

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

BANK HOLDING COMPANIES

Staff Director Michigan National Corporation, Farmington Hills,
BS&R Michigan -- relief from certain commitment
regarding its acquisition of Beverly Hills Federal
Savings Bank, Beverly Hills, California.
Granted, April 6, 1990.

Boston Multibank Financial Corp., Dedham, Massachusetts --
to retain 6.38 percent of Andover Bancorp, Inc.,
Andover, Massachusetts, and 6.25 percent of The
Waltham Corporation, Waltham, Massachusetts.
Approved, April 6, 1990.

Kansas City Putnam County Bancshares, Inc., Unionville, Missouri
-- to acquire Putnam County State Bank.
Approved, April 4, 1990.

Chicago Salin Bancshares of North Central Indiana,
Indianapolis, Indiana -- to acquire Logansport
Bancorp, Inc.; The Farmers & Merchants State Bank;
and Skyline Village, an Indiana Limited
Partnership, Corunna, Indiana.
Approved, April 4, 1990.

St. Louis Union Planters Corporation, Memphis, Tennessee -- to
acquire North Arkansas Bancshares, Inc., Jonesboro,
Arkansas, and engage in data processing activities.
Approved, April 5, 1990.

Dallas 1868 Financial Corporation, Wilmington, Delaware --
to acquire Citizens National Bank of Weatherford,
Weatherford, Texas.
Returned, April 2, 1990.

BANK MERGERS

Chicago DeLand State Bank, DeLand, Illinois -- to merge with
National Bank of Monticello, Monticello, Illinois,
and to move the main office of DeLand State Bank to
Monticello, and to establish a branch at Market and
Center Streets.
Approved, April 6, 1990.

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

BANK PREMISES

St. Louis Bank of Cairo and Moberly, Moberly, Missouri --
 investment in bank premises.
 Approved, April 5, 1990.

Chicago DeLand State Bank, DeLand, Illinois -- investment in
 bank premises.
 Approved, April 6, 1990.

St. Louis First State Bank of Dongola, Dongola, Illinois --
 investment in bank premises.
 Approved, April 4, 1990.

BANKS, FOREIGN

Secretary Banco del Caribe S.A.C.A., Caracas, Venezuela --
 report to the Comptroller of the Currency on an
 application to establish a limited federal service
 branch in New York City.
 Submitted, April 2, 1990.

CAPITAL STOCK

Kansas City Columbus Corp., Stanley, Kansas -- redemption of
 shares.
 Approved, April 4, 1990.

Staff Director Freedom Valley Bank, West Chester, Pennsylvania --
BS&R request to include convertible debentures in
 capital structure.
 Approved, April 5, 1990.

CHANGE IN BANK CONTROL

Atlanta BMR Financial Group, Inc., Atlanta, Georgia -- change
 in bank control.
 Permitted, April 5, 1990.

Chicago First Interstate of Iowa, Inc., Des Moines, Iowa --
 change in bank control.
 Permitted, April 6, 1990.

Philadelphia Freedom Valley Bank, West Chester, Pennsylvania --
 change in bank control.
 Permitted, April 6, 1990.

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

CHANGE IN BANK CONTROL

Minneapolis	Minnehaha Banshares, Inc., Sioux Falls, South Dakota -- change in bank control. Permitted, April 6, 1990.
St. Louis	Moscow Bancshares, Inc., Moscow, Tennessee -- change in bank control. Permitted, April 2, 1990.
St. Louis	Windom State Investment Company, Windom, Minnesota -- change in bank control. Permitted, April 6, 1990.

COMPETITIVE FACTORS REPORTS

Chicago	American State Bank, North Judson, Indiana, proposed merger with Newbank, North Judson, Indiana -- report on competitive factors. Submitted, April 5, 1990.
Atlanta	Barnett Bank of Indian River County, Vero Beach, Florida, proposed merger with Barnett Bank of St. Lucie County, Port St. Lucie, Florida -- report on competitive factors. Submitted, April 3, 1990.
Atlanta	Barnett Bank of Lake Okeechobee, Okeechobee, Florida, proposed purchase of certain assets and assumption of the liabilities of the Belle Glade Branch of Barnett Bank of Palm Beach County, West Palm Beach, Florida -- report on competitive factors. Submitted, April 3, 1990.
Atlanta	Barnett Bank of Palm Beach County, West Palm Beach, Florida, proposed purchase of certain assets and assumption of the deposit and certain other liabilities of First American Bank & Trust, N.A., North Palm Beach, Florida -- report on competitive factors. Submitted, April 4, 1990.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Barnett Bank of Tallahassee, Tallahassee, Florida, proposed purchase of certain assets and assumption of the liabilities of the South Tallahassee, Lake Jackson and Central Branch of Barnett Bank of Palm Beach County, West Palm Beach, Florida -- report on competitive factors. Submitted, April 3, 1990.
Kansas City	Emprise Bank, National Association, Hutchinson, Kansas, proposed merger with Emprise Bank, Pratt, Kansas -- report on competitive factors. Submitted, April 4, 1990.
St. Louis	First Federal Savings and Loan Association of Bowling Green, Bowling Green, Kentucky, proposed merger with Interim Savings Bank -- report on competitive factors. Submitted, April 5, 1990.
Chicago	First Macomb Bank, Mount Clemens, Michigan, proposed merger with Warren Bank, Warren, Michigan -- report on competitive factors. Submitted, April 5, 1990.
Kansas City	First National Bank in Mankato, Mankato, Kansas, proposed merger with The Formoso Bank, Formoso, Kansas -- report on competitive factors. Submitted, April 4, 1990.
Minneapolis	First National Bank of Norway, Norway, Michigan, proposed merger with New Norway Interim National Bank -- report on competitive factors. Submitted, April 4, 1990.
Kansas City	Florence State Bank, Florence, Kansas, proposed acquisition of the assets and assumption of the liabilities of Bank IV Butler County (Burns Branch) -- report on competitive factors. Submitted, April 4, 1990.
Atlanta	Hancock Bank, Gulfport, Mississippi, proposed merger with Metropolitan National Bank, Biloxi, Mississippi -- report on competitive factors. Submitted, April 4, 1990.

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

COMPETITIVE FACTORS REPORTS

Atlanta	Kingsley Bank, Orange Park, Florida, proposed acquisition of certain assets and assumption of deposit liabilities of 13 branches of First Union National Bank of Florida, Jacksonville, Florida -- report on competitive factors. Submitted, April 3, 1990.
Atlanta	Liberty Savings Bank of South Georgia, F.S.B., Valdosta, Georgia, proposed merger with Liberty Savings Bank, F.S.B., Macon, Georgia -- report on competitive factors. Submitted, April 3, 1990.
Richmond	Maryland National Bank, Baltimore, Maryland, proposed merger with Equitable Bank, National Association -- report on competitive factors. Submitted, April 2, 1990.
Chicago	Merchants National Bank of Aurora, Aurora, Illinois, proposed purchase of substantially all of the assets and assumption of the liabilities of First American Bank of Aurora, Aurora, Illinois -- report on competitive factors. Submitted, April 5, 1990.
Atlanta	Peoples First Financial Savings and Loan Association, Panama City, Florida, proposed merger with the Successor Savings and Loan Association -- report on competitive factors. Submitted, April 4, 1990.
Chicago	Republic Bank of Lake Zurich, Lake Zurich, Illinois, proposed merger with State Bank of Lake Zurich -- report on competitive factors. Submitted, April 5, 1990.
Minneapolis	Superior National Bank and Trust Company of Hancock, Hancock, Michigan, proposed merger with Keweenaw National Interim Bank -- report on competitive factors. Submitted, April 5, 1990.

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

COMPETITIVE FACTORS REPORTS

Minneapolis	Taylor Bancshares, Inc., North Mankato, Minnesota -- to acquire Farmers National Bank of Minnesota Lake, Minnesota Lake, Minnesota. Submitted, April 5, 1990.
Atlanta	Trust Company Bank of South Georgia, Albany, Georgia, proposed merger with Albany First Federal Savings and Loan Association -- report on competitive factors. Submitted, April 4, 1990.
Chicago	Warren County Federal Savings and Loan Association, Williamsport, Indiana, proposed merger with Montgomery Savings Association, A Federal Association, Crawfordsville, Indiana -- report on competitive factors. Submitted, April 5, 1990.

EXTENSIONS OF TIME

Kansas City	Limestone Bancshares, Inc., Sand Springs, Oklahoma -- extension to July 6, 1990, to achieve change in bank control. Granted, April 6, 1990.
Philadelphia	National Penn Bancshares, Inc., Boyertown, Pennsylvania -- extension to July 10, 1990, to acquire Valley Community Bank, Wilkes-Barre, Pennsylvania. Granted, April 2, 1990.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, April 3, 1990.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extensions to divest certain properties. Granted, April 5, 1990.
Cleveland	Star Banc Corp., Cincinnati, Ohio -- extension to July 5, 1990, to acquire Fir - Ban, Inc., Verona, Kentucky. Granted, April 3, 1990.

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

EXTENSIONS OF TIME

- St. Louis Union Planters Corporation, Memphis, Tennessee --
 extension July 3, 1990, to acquire the successor by
 merger to Security Bancshares, Inc., Paris,
 Tennessee, and Security Bank and Trust Company.
 Granted, April 4, 1990.
- San Francisco Wells Fargo & Company, San Francisco, California --
 extensions to divest certain properties.
 Granted, April 5, 1990.

MEMBERSHIP

- Dallas Bank of the West, El Paso, Texas -- to become a
 member of the Federal Reserve System.
 Approved, April 3, 1990.
- Philadelphia Community Bank of Greater Hazleton, Hazleton,
 Pennsylvania -- to become a member of the Federal
 Reserve System.
 Approved, April 3, 1990.
- Chicago DeLand State Bank, DeLand, Illinois -- to become a
 member of the Federal Reserve System.
 Approved, April 6, 1990.

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Survey of Financial Companies (FR 3033p and FR 3033s)
-- quinquennial survey to be conducted in 1990.
Approved, March 14, 1990.

ADDITIONS AND CORRECTIONS

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

BANK HOLDING COMPANIES

Chicago	Campbell Group, Inc., Worth, Illinois -- to acquire Southwest Bancorp, Inc., and thereby acquire a number of other institutions, and engage in management consulting advisory activities. Withdrawn, March 27, 1990.
Atlanta	Manufacturers Bank Holding Company, Tampa, Florida -- to acquire Manufacturers Bank of Florida. Withdrawn, March 12, 1990.

COMPETITIVE FACTORS REPORTS

Kansas City	First State Savings Association, Sedalia, Missouri, proposed merger with Farm & Home Savings Association, Nevada, Missouri -- report on competitive factors. Submitted, March 2, 1990.
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FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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 Bedford Community Bancorp, New Bedford, Massachusetts - Change in Control Notification filed by Jose Gouveia, Jr., Maria C. Chavis, John J. Kalife and David Sylvia	<u>Newspaper</u>	4-14-90
	<u>Federal Register</u>	4-18-90

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

Application Comment Period Ending Date

NONE

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

Application

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

Steuben Trust Corp., Hornell, New York to become a bank holding company with respect to Steuben Trust Company, Hornell, New York.1/

5/7/90 3/

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Credit Lyonnais, Paris, France to engage de novo through a U.S. branch office of Credit Lyonnais/PK Airfinance, Luxembourg in making, acquiring or servicing loans and other extensions of credit (including issuing letters of credit).

4/23/90

SECTION IV

Applications Not Involving
Public Comment

None.

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

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA request for 1/
an increase in bank premises pursuant
to Section 24A of the Federal Reserve
Act in connection with relocating a
branch from the North Mall, Route 30,
North York, to Carlisle Commerce Center,
Lot#3, White Street, West Manchester, PA. 4/30/90

Meridian Bank, Reading, PA request to 1/
establish a remote service facility to
be located at the Acme Markets in the
Northtowne Shopping Center, 2700 DeKalb
Pike, Norristown, PA. 4/30/90

Meridian Bank, Reading, PA request to 1/
establish a branch office to be located
at 1024 Kimberton Road (Route 113), East,
Pikeland, PA and also for an increase in
bank premises pursuant to Section 24A of
the Federal Reserve Act in connection with
the subject branch. 4/30/90

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

Comment Period Ending Date

USBANCORP, Inc., Johnstown, PA Notice of 1/
Change in Bank Control, to increase their
ownership of USBANCORP's stock to 15%,
by Brookside Associates, Inc., New York,
NY, First Carolina Investors, Inc.,
Charlotte, NC, Foundation Lyric, Vaduz,
Liechtenstein, Hofin Anstalt, Vaduz,
Liechtenstein, Trust Alvant, Vaduz,
Liechtenstein, John G. Ogilvie, New York,
NY, and Robert G. Wilmers, Buffalo, NY.

Newspaper: 4/20/90
Federal Register: 4/20/90

**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 April 7, 1990

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING

Received application on April 2, 1990 * May 8, 1990
from The Provident Bank, Cincinnati,
Ohio, for permission to establish CBCT
branches at: Hi-Rise Deli, Inc., 2824
Jefferson Avenue, Cincinnati, Ohio;
Thriftway Food and Drug, 5060 Glencrossings
Way, Cincinnati, Ohio; and Thriftway Food
and Drug, Colerain Avenue and I-275, Cincinnati,
Ohio.

Received application on April 3, 1990 from * May 2, 1990
The Dollar Savings and Trust Company, Niles,
Ohio, to merge with The McKinley Bank, Niles,
Ohio, pursuant to Section 18(c) of the Federal
Deposit Insurance Act.

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

Received Section 3(a)(3) application on * N - May 2, 1990
April 3, 1990 from Ohio Bancorp, Canton,
Ohio, to acquire The McKinley Bank, Niles,
Ohio.

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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 April 7, 1990

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

Received Section 4(c)(8) application on April 2, 1990 from First Bancorporation of Ohio, Akron, Ohio, to acquire Peoples Savings Bank, Ashtabula, Ohio. Not Yet Known #

Received Section 4(c)(8) application on April 2, 1990 from Huntington Bancshares Incorporated, Columbus, Ohio, to acquire First Home Federal Savings and Loan Association, Sebring, Florida. Not Yet Known #

Received Section 4(c)(8) application on April 5, 1990 by Park National Corporation, Newark, Ohio, to acquire Mutual Federal Savings Bank, Zanesville, Ohio. Not Yet Known #

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

Received request on April 6, 1990 from The Marblehead Bank, Marblehead, Ohio, to exceed its investment in bank premises permitted under Section 24A of the Federal Reserve Act.

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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 the intersection of Centreville Road and Fox Mill Road, Herndon, Virginia.*	5-7-90
Central Fidelity Bank, Richmond, Virginia, request for permission to establish a branch at 5852 Mapledale Plaza, Woodbridge, Virginia.*	5-7-90
Peoples Bank of Virginia, Chesterfield, Virginia, request for permission to establish a branch at 11450 Midlothian Turnpike, Richmond, Virginia.*	5-8-90

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Summit Financial Corporation, Greenville, South Carolina, for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Summit National Bank, Greenville, South Carolina, an organizing bank.*	5-5-90

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 April 6, 1990

Federal Reserve Bank of Atlanta
Applications Bulletin

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

Application

Comment Period Ending Date

Barnett Banks, Inc.
Jacksonville, Florida
To acquire Barnett Card Services Bank, National Association, Jacksonville,
Florida (in organization).

Section III - Applications Subject to Federal Register Notice Only

Application

Synovus Financial Corp. 04-30-90
Columbus, Georgia
To engage *de novo* in consumer financial counseling services through its
wholly-owned subsidiary, Synovus Securities, Inc., Columbus, Georgia,
pursuant to section 225.25(b)(20) of Regulation Y.

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	Bank of Elmwood Racine, Wisconsin 2201 Rawson Avenue Oak Creek, Wisconsin*	N - 4-14-90
EFT	The Henry County Bank Green Rock, Illinois Econo Foods, 4401 27th Street Moline, Illinois*	N - 4-16-90
Branch/ 24A	Warren Bank Warren, Michigan NW Corner Dodge Park & Warsaw Drive Sterling Heights, Michigan*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Sandwich Banco, Inc. DeKalb, Illinois First Harvard Corporation Harvard, Illinois First State Bank of Harvard Harvard, Illinois*	FR - 3-26-90 N - 4-18-90
Y-2	Northern Illinois Bancorp, Inc. Joliet, Illinois Meadowview Bancorp, Inc. Kankakee, Illinois First National Bank of Kankakee County Kankakee, Illinois*	FR - ** N - 4-15-90
Y-2	First American Bank Corporation Elk Grove Village, Illinois Meadowview Bancorp, Inc. Kankakee, Illinois First National Bank of Kankakee County Kankakee, Illinois*	FR - ** N - 4-15-90

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	First Illinois Corporation Evanston, Illinois Valley Financial Services, Inc. South Elgin, Illinois The Valley Bank and Trust Company South Elgin, Illinois*	FR - 4-17-90 N - 4-30-90
CoC-HC	Northern States Financial Corporation Waukegan, Illinois Fred Abdula	FR - ** N - 4-16-90
CoC-HC	First Sioux Bancshares, Ltd. Sioux Center, Iowa William Biles, III, John Biles & Brian Riddell	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)	Sturm Investments, Inc. Omaha, Nebraska Issue/hold secured promissory notes-- stock purchase by key personnel of the entity and affiliated entities	FR - 4-16-90
Y-4	First America Bank Corporation Kalamazoo, Michigan Shelby Federal Savings Bank Indianapolis, Indiana	FR - **
Y-4	West Suburban Bancorp, Inc. Lombard, Illinois Aurora Federal Savings Bank, F.S.B. Aurora, Illinois	FR - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
ROS	Park Bancorporation, Inc. Madison, Wisconsin To redeem 17.76 percent common stock from Martha Sletteland

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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

None.

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

None.

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None.

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

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Dassel Investment Company Minneapolis, MN To retain an additional 4.01% of Hutchinson Bancorp., Minneapolis, MN*	4-23-90 (Federal Register)
Linda M. Freeman To increase ownership of Morris State Bancorporation, Inc., Morris, MN, from 27.93% to 29.70%	4-18-90 (Federal Register)
David A. Erickson To increase ownership of Linton Bancshares, Inc., Bismarck, ND from 11.13% to 11.56%	Not yet available
First Community Bank Group, Inc. Minnetonka, MN To acquire Todd County Agency, Inc., Bertha, MN*	Not yet available

* Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

**Section III - Applications Subject
to Federal Register Notice Only**

Application

Comment Period
Ending Date

None.

**Section IV - Applications Not Subject to
Federal Reserve 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>
Lionel C. Harris, Cushing, Oklahoma, for approval to retain an 8 percent increase in Bank of Cushing and Trust Co., Cushing, Oklahoma.	Not Available

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
T. Brent Ballinger, et. al., Pawhuska, Oklahoma, for prior approval to increase their ownership position in N.B.C. Bancshares in Pawhuska, Inc., Pawhuska, Oklahoma, by 51.25 percent to 72.40 percent.	Not Available
Harry Bolinger, Fort Morgan, Colorado, for prior approval to increase his ownership in First of Fort Morgan, Inc., Fort Morgan, Colorado, by .93 percent to 14.36 percent.	Not Available
Barrett Holding Company, Watonga, Oklahoma, for prior approval to become a bank holding company through the acquisition of 25.69 percent of the voting shares of Watonga Bancshares, Inc., Watonga, Oklahoma, parent of Watonga State Bank, Watonga, Oklahoma.*	Not Available
Wilber Co., Wilber, Nebraska, for prior approval to acquire 100 percent of the voting shares of Hallam Bancorp, Hallam, Nebraska, parent of Hallam Bank, Hallam, Nebraska.*	Not Available

First of Fort Morgan, Colorado, for prior approval to acquire an additional 5.6 percent of the voting shares of First Community Bankshares, Inc., Fort Morgan, Colorado, parent of First National Bank of Holyoke, Holyoke, Colorado, for a total of 25.6 percent.	Not Available
Consolidated Equity Corporation, Norman, Oklahoma, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of First American Bank & Trust Company, Purcell, Oklahoma.*	April 6, 1990
Walter Shafer, Newkirk, Oklahoma, for prior approval to increase his ownership interest in Eastman National Bancshares, Inc., Newkirk, Oklahoma, by 8.83 percent to 20.96 percent.	April 11, 1990
UniBanc Corp., Trenton, Nebraska, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Thuman Corporation, Maywood, Nebraska, parent of Farmers State Bank, Maywood, Nebraska, and Treleco, Inc., Trenton, Nebraska, parent of State Bank of Trenton, Trenton, Nebraska.*	April 16, 1990
UniBanc Corp. ESOP, Trenton, Nebraska, for prior approval to become a bank holding company through the acquisition of 30.5 percent of the voting shares of UniBanc Corp., Trenton, Nebraska.*	April 16, 1990

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

H. Pat Henson Company, Inc.,
Maysville, Oklahoma, for prior
approval to redeem 3,164 1/6 shares
of its own voting common stock.

*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 2, 1990

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
*Section 9 application received from The Bank of Livingston, Livingston, TX, to establish a branch at Hwy. 190 and FM 3186, Onalaska, TX	90/04/18

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Louise Friddell Johnson, Chattanooga, TN, to acquire an interest in Terrell Bancshares, Inc., Terrell, TX	N/A
Change in Control Notice by Ronald Samuels, Parker, TX; Dianna W. Skeeters, Radcliff, KY; James W. Parker, Plano, TX; Jerry Dwight, Richardson, TX; and Carl Eatherly, Plano, TX, to acquire an interest in IB Bancshares, Inc., Plano, TX	90/04/12

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
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

90-14
Week ending 4/06/90

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Security Corporation, Salt Lake City, Utah, to acquire Utah Deseret Mortgage Corporation, Orem, Utah. *	<u>Newspaper:</u> Not available

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

None

Section III - Applications Subject to Federal Register Notice Only

The Dai-Ichi Kangyo Bank, Ltd., Tokyo, Japan, to engage in Futures Commission Merchant and Futures advisory activities through a yet-to-be named subsidiary.	<u>Fed. Reg.:</u> Not yet published
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

* Subject to CRA.