

ANNOUNCEMENT
 BOARD OF GOVERNORS
 OF THE
 FEDERAL RESERVE SYSTEM

H. 2, 1990, No. 27
 Actions of the Board, Staff, and
 the Federal Reserve Banks;
 Applications and Reports Received
 During the Week Ending July 7, 1990

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

FORMS

Financial Statements for a Bank Holding Company
 Subsidiary Engaged in Ineligible Securities
 Underwriting and Dealing (FR Y-20) --
 implementation.
 Approved, July 3, 1990.

REGULATIONS AND POLICIES

Deposits at Nonproprietary Automated Teller Machines
 -- report sent to the Congress under the Expedited
 Funds Availability Act.
 Approved, July 6, 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; IF - International Finance; OSDM - Office of Staff Director
 for Management

BANK BRANCHES, DOMESTIC

Chicago	American Trust & Savings Bank, Dubuque, Iowa -- to establish an offsite electronic facility at Medical Associates Clinic, P.C., 1000 Longworthy Street. Approved, July 3, 1990.
Chicago	Comerica Bank - Detroit, Detroit, Michigan -- to establish an offsite electronic facility at Harbortown, 3384 E. Jefferson Avenue. Returned, July 3, 1990.
New York	European American Bank, New York, New York -- to establish an offsite electronic facility at 1311 Middle Country Road, Centereach, Brookhaven, New York. Approved, July 5, 1990.
Richmond	First Community Bank, Inc., Princeton, West Virginia -- to establish an electronic funds transfer facility in the Benedum Center, West Virginia Wesleyan College, Buckhannon, West Virginia. Approved, July 3, 1990.

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

BANK BRANCHES, DOMESTIC

San Francisco First Interstate Bank of California, Los Angeles, California -- to establish a branch in the vicinity of the intersection of Highway 16 and Route S-13, Bonsall, San Diego County, California.
Approved, July 5, 1990.

BANK HOLDING COMPANIES

Dallas American Capital Corporation, Centerville, Texas -- to acquire Guaranty Bond State Bank of Waller, Waller, Texas.
Approved, July 2, 1990.

Dallas Chico Bancorp, Inc., Chico, Texas -- to acquire First State Bank of Chico.
Returned, July 6, 1990.

Chicago CNB Bancorp, Attica, Indiana -- to acquire The Central National Bank and Trust Company.
Returned, July 2, 1990.

Staff Director
BS&R Community First Bankshares, Inc., Fargo, North Dakota -- proposal that Community First National Bank of Windom, Windom, Minnesota, purchase the assets and assume the liabilities of Windom Interim Savings, f.s.b., which was formed to acquire certain assets and assume deposit liabilities of United Savings Bank, f.s.b.
Approved, July 6, 1990.

Minneapolis Community First Bankshares, Inc., Fargo, North Dakota -- to engage in owning and operating a savings and loan through acquisition of Windom Interim Bank, F.S.B.
Approved, July 6, 1990.

Kansas City Country Bank Shares, Inc., Milford, Nebraska -- to acquire Home State Bank, Beaver Crossing; Farmers State Bank, Douglas; and Bank of Palmyra, Palmyra, Nebraska.
Approved, July 3, 1990.

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

BANK HOLDING COMPANIES

Boston	Eastern Bank Corporation, Lynn, Massachusetts -- to retain 6.9 percent of the shares of Family Bancorp, Haverhill, Massachusetts. Approved, July 2, 1990.
Atlanta	Eufaula Bancorp, Inc., Eufaula, Alabama -- to acquire 1st American Bank of Walton County, Inc., Destin, Florida. Withdrawn, July 3, 1990.
Cleveland	First Bancorporation, Akron, Ohio -- to acquire Peoples Federal Savings Bank, Ashtabula, Ohio. Approved, July 3, 1990.
Chicago	First Midwest Corporation of Delaware, Elmwood Park, Illinois -- to activate the charter of Midwest Bank and Trust Company of DuPage County, East St. Louis, Illinois, and subsequently relocate the bank to Hinsdale, Illinois. Approved, July 2, 1990.
Chicago	Logan Bancorporation, Inc., Logan, Iowa -- to acquire The First National Bank of Logan. Approved, July 6, 1990.
Chicago	Marshall & Ilsley Corporation, Milwaukee, Wisconsin to acquire M&I Bank of Oconomowoc, Oconomowoc, Wisconsin. Approved, July 5, 1990.
Chicago	Montfort Bancorporation, Inc., Platteville, Wisconsin -- to acquire Clare Bancorporation, Inc., and The First National Bank of Boscobel, Boscobel; State National Bank of Platteville, Platteville; Farmers and Merchants Bank, Shullsburg; and The Bloomington State Bank, Bloomington, Wisconsin. Approved, July 5, 1990.

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

BANK HOLDING COMPANIES

- Staff Director BS&R** **Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- proposal that Drovers First American Bank of South St. Paul, South St. Paul, Minnesota, purchase the assets and assume the liabilities of First American Savings and Loan of South St. Paul, Roseville, Minnesota, which was formed to acquire certain assets and assume deposit liabilities of United Savings Bank, f.s.b., Windom, Minnesota.**
Approved, July 6, 1990.
- Minneapolis** **Otto Bremer Foundation, St. Paul, Minnesota, and Bremer Financial Corporation -- to engage in owning and operating a savings and loan association through acquisition of First American Savings and Loan of South St. Paul, South St. Paul, Minnesota.**
Approved, July 6, 1990.
- Chicago** **Oxford Financial Corporation, Addison, Illinois -- to acquire Hampton Park Corporation, Romeoville, Illinois, and First Bank of Romeoville.**
Approved, July 5, 1990.
- San Francisco** **Sierra Tahoe Bancorp, Truckee, California -- to acquire Sierra Bank of Nevada, Reno, Nevada.**
Approved, July 5, 1990.
- Minneapolis** **UNC Holding, Inc., Sioux Falls, South Dakota -- to acquire United National Corporation, Sioux Falls, South Dakota, and First Interstate Bank of South Dakota, N.A.**
Approved, July 6, 1990.
- Cleveland** **United Bancorp of Kentucky, Inc., Lexington, Kentucky -- to acquire Kentucky Community Bancorp, Inc., Maysville, Kentucky.**
Withdrawn, July 5, 1990.

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

BANK MERGERS

San Francisco Valley Bank of Nevada, Las Vegas, Nevada, proposed acquisition of certain assets and assumption of certain deposit liabilities of the Dayton, Nevada, branch of Comstock Bank, Carson City, Nevada. Approved, July 2, 1990.

BANK PREMISES

Chicago American Trust & Savings Bank, Dubuque, Iowa -- investment in bank premises. Approved, July 3, 1990.

St. Louis Arkansas Bank and Trust Company, Hot Springs, Arkansas -- investment in bank premises. Approved, July 3, 1990.

Richmond Forest Hill State Bank, Bel Air, Maryland -- investment in bank premises. Approved, July 6, 1990.

BANKS, STATE MEMBER

Kansas City First State Bank, Ness City, Kansas -- payment of a dividend. Approved, July 5, 1990.

CAPITAL STOCK

Chicago Huron Community Financial Services, Inc., East Tawas, Michigan -- redemption of shares. Approved, July 6, 1990.

CHANGE IN BANK CONTROL

Kansas City Beutler, Inc., Ness City, Kansas -- change in bank control. Permitted, July 5, 1990.

Dallas Continental National Bancshares, Inc., El Paso, Texas -- change in bank control. Permitted, July 6, 1990.

Kansas City G. N. Bankshares, Inc., Girard, Kansas -- change in bank control. Permitted, July 2, 1990.

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

CHANGE IN BANK CONTROL

Cleveland	Mellon Bank Corporation, Pittsburgh, Pennsylvania -- change in bank control. Permitted, July 3, 1990.
Philadelphia	Phoenix Bancorp, Inc., Minersville, Pennsylvania -- change in bank control. Permitted, July 2, 1990.

COMPETITIVE FACTORS REPORTS

Richmond	Community Bank & Trust, National Association, Fairmont, West Virginia, proposed merger with The Peoples National Bank of Rowlesburg, Rowlesburg, West Virginia -- report on competitive factors. Submitted, July 2, 1990.
Chicago	Fifth Third Bank of Southeastern Indiana, Greensburg, Indiana, proposed merger with Fifth Third Bank of Eastern Indiana, Connersville, Indiana -- report on competitive factors. Submitted, July 3, 1990.
Chicago	Madison County Bank & Trust, Chesterfield, Indiana, proposed merger with MADCO Interim Bank -- report on competitive factors. Submitted, July 5, 1990.
Richmond	National Bank of Commerce of Charleston, Charleston, West Virginia, proposed merger with National Bank of Commerce of Belle, Belle, West Virginia -- report on competitive factors. Submitted, July 2, 1990.
Cleveland	Philson National Bank, Berlin, Pennsylvania, proposed merger with National Bank of Western Pennsylvania -- report on competitive factors. Submitted, July 3, 1990.
Chicago	Valley Bank, Madison, Wisconsin, proposed merger with Valley Bank, Sun Prairie, Sun Prairie, Wisconsin, and Valley Bank of Oregon, Oregon, Wisconsin -- report on competitive factors. Submitted, July 5, 1990.

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

EXTENSIONS OF TIME

St. Louis	First Farmers Bank Holding Company, Bardstown, Kentucky -- extension to August 2, 1990, to redeem shares. Granted, July 3, 1990.
Atlanta	First National Bankshares of Henry County, Inc., Stockbridge, Georgia -- extension to October 4, 1990, to acquire The First National Bank of Henry County. Granted, July 3, 1990.
Chicago	Hasten Bancorp, Indianapolis, Indiana -- extension to September 14, 1990, to engage de novo in securities brokerage services through Hasten Financial Services, Inc. Granted, July 3, 1990.
Chicago	Lincoln Financial Corporation, Fort Wayne, Indiana -- extension to September 25, 1990, to acquire PTC Financial Corporation, Peru, Indiana, and acquire The Peru Trust Company. Granted, July 6, 1990.
Richmond	L.S.B. Bancshares, Inc. of South Carolina, Lexington, South Carolina -- extension to October 6, 1990 to acquire Lowcountry Bancshares, Inc., Varnville, South Carolina. Granted, July 3, 1990.
Atlanta	Merchant Bank Corporation, Atlanta, Georgia -- extension to October 12, 1990, to establish Merchant Mortgage Corporation, and engage in de novo activities. Granted, July 3, 1990.
San Francisco	Puget Sound Bancorp, Tacoma, Washington -- extension to divest certain property. Granted, July 3, 1990.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, July 3, 1990.

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

EXTENSIONS OF TIME

Atlanta	Sovran Bank / Central South, Nashville, Tennessee -- extension to September 28, 1990, to merge with Sovran Bank / Greenville, Greenville, Tennessee, and Sovran Bank / Tri - Cities, Johnson City, Tennessee. Granted, July 3, 1990.
San Francisco	Wells Fargo & Company, San Francisco, California -- extensions to divest certain properties. Granted, July 3, 1990.
San Francisco	Zion Bancorporation, Salt Lake City, Utah -- extension to divest certain properties. Granted, July 3, 1990.

INTERNATIONAL OPERATIONS

Chicago	First Chicago International Finance Corporation, Chicago, Illinois -- to make an additional investment in First Chicago Limited, London, England. Permitted, July 5, 1990.
Staff Director BS&R	Morgan Guaranty International Finance Corporation, New York, New York -- to acquire shares of Nivard Flornoy S.A., Paris, France. Permitted, July 5, 1990.

REGULATIONS AND POLICIES

Secretary FOMC	Federal Open Market Committee -- policy record for the meeting of May 15, 1990. Published, July 6, 1990.
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RESERVE BANK SERVICES

Director, FRBO	Check collection pricing guidelines -- revised. Approved, July 2, 1990.
Director, FRBO	Federal Reserve Bank of Minneapolis -- to reduce the per item fee for the low - dollar truncation service and to make the account outsort component of the service optional to paying institutions. Approved, July 3, 1990.

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JULY 2, 1990 TO JULY 6, 1990
PAGE 9

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

RESERVE BANK SERVICES

Director, FRBO Federal Reserve Bank of St. Louis -- to implement a local truncation service at the Branches; and in January 1991 to modify fees for other payor bank services.

Approved, July 3, 1990.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
Citizen's National Bancorp, Inc., Putnam, Connecticut - 3(a)(1) application to acquire The Citizens National Bank, Putnam, Connecticut	<u>Newspaper</u>	7-15-90
	<u>Federal Register</u>	Not Yet Established

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

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

SECTION III - APPLICATIONS SUBJECT TO
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>	<u>Comment</u>	<u>Period Ending Date</u>
The Royal Bank of Scotland Group plc, Edinburgh, United Kingdom - 4(c)(8) application for prior approval to engage indirectly through its wholly owned subsidiaries Charterhouse Inc., Charter- house North American Securities, Inc., and Charterhouse Properties, Inc., in certain nonbanking activities, to acquire a partnership interest in a <u>de novo</u> general partnership, Continental Partners, and to engage indirectly through Continental Partners in certain nonbanking activities	<u>Federal Register</u>	Not Yet Established

**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

BanPonce Corporation, Hato Rey, Puerto Rico, to acquire Banco Popular de Puerto Rico, Hato Rey, Puerto Rico and Banco Popular de Puerto Rico, Hato Rey, Puerto Rico, to merge into Banco de Ponce, Ponce, Puerto Rico, a subsidiary of BanPonce Corporation.^{1/}

7/23/90 ^{2/}

SECTION III

Nonbanking Applications
(Subject to Federal Register Notice Only)

Barclays PLC and Barclays Bank PLC, both London, England to engage through their subsidiary, Barclays de Zoete Wedd, Incorporated, New York, New York in full service brokerage activities.

7/17/90

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.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE ONLY

Comment Period Ending Date

Meridian Bank, Reading, PA to establish a remote service facility to be located at 1700 Arch Street, Philadelphia, PA. 7/30/90

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

Comment Period Ending Date

First Peoples Financial Corp., Haddon Township, NJ request permission for Lewis Katz to acquire up to 13.68% of common stock of First Peoples Financial Corp., pursuant to the Change in Bank Control Act.

Newspaper: 7/15/90
Federal Register: 7/10/90

Omega Financial Corporation, State College, PA ("Omega"), Notice of Change in Bank Control filed on behalf of Omega Employee Stock Ownership Plan Trust, State College, PA to acquire shares of Omega pursuant to the Change in Bank Control Act.

Newspaper: N/A*
Federal Register: 7/25/90

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.

Federal Reserve Bank of Cleveland

**Applications Bulletin
For Week Ending July 7, 1990**

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER
NOTICE ONLY**

APPLICATION

COMMENT PERIOD ENDING

Received application on July 2, 1990
from Star Bank, Kenton County, Covington,
Kentucky, to merge with Star Bank,
Northern Kentucky, Verona, Kentucky,
pursuant to Section 18(c) of the Federal
Deposit Insurance Act.

* July 28, 1990

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

NONE

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

Received Section 4(c)(8) Notification
on July 6, 1990 from Citizens Fidelity
Corporation, Louisville, Kentucky, a
wholly-owned subsidiary of PNC Financial
Corp., Pittsburgh, Pennsylvania, to engage
in community development activities, through
Citizens Fidelity Community Development
Corporation, pursuant to Section 225.25(b)(6)
of Regulation Y. The activities are to be
conducted primarily in the States of Indiana
and Kentucky.

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 July 7, 1990**

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

NONE

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

Federal Reserve Bank of Richmond

**Section I - Applications Subject to Newspaper
Notice Only**

Application

Comment Period Ending Date

Crestar Bank, Richmond, Virginia, for permission to establish a branch in Riverfront Plaza at 901 East Byrd Street, Richmond, Virginia.*

8-2-90

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

South Carolina National Corporation, Columbia, South Carolina, to engage in deposit taking activities, lending, originating mortgage loans, and other activities that are permissible for a bank holding company through the acquisition of Atlantic Savings Bank, FSB, Hilton Head Island, South Carolina.**

7-23-90

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

Application

None.

*Application is subject to CRA.

**Expiration of comment period specified in the Federal Register.

Federal Reserve Bank of Atlanta
Applications Bulletin for Week Ending July 6, 1990

Section I - Applications Subject To Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Sovran Bank/Tri-Cities Johnson City, Tennessee To establish a branch at 1201 North Eastman Road, Kingsport, Tennessee, to be known as the Kingsport Office.	07-16-90 (CRA) Newspaper

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

<u>Application</u>	<u>Comment Period Ending Date</u>
The Gadsden Corporation Altoona, Alabama To merge with The Atalla Trust Company, Altoona, Alabama, and thereby acquire its banking subsidiary, The Exchange Bank, Atalla, Alabama.	
Boca Bancorp, Inc. Boca Raton, Florida After-the-fact change in control by Dennis Alter to retain 1.44 percent of the Class B stock that increased his ownership to 11.24 percent, and to acquire an additional 14.36 percent of the outstanding shares of Class B stock, that will increase his total ownership to 25.60 percent.	06-27-90 Federal Register
Bank South Corporation, Atlanta, Georgia To merge with Mickler Corporation, Clearwater, Florida, and thereby acquire its banking subsidiary, The First National Bank of Clearwater, Clearwater, Florida.	
Banc One Financial Corporation Jennings, Louisiana 1-BHC formation, Jeff Davis Bank and Trust Company, Jennings, Louisiana.	

Britton & Koontz Capital Corporation Employee
Stock Ownership Stock Bonus Plan
Natchez, Mississippi
Change in control by Bazile R. Lanneau;
William James Feltus, III; and Walter Page
Ogden, as Plan Administrators of the ESOP,
to acquire an additional 2.28 percent of
the outstanding shares of Britton & Koontz
Capital Corporation, Natchez, Mississippi.
The acquisition will increase the ESOP's
total ownership to 15 percent.

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

Application

Comment Period Ending Date

Consorcio Inversionista BanCaracas
Cibanca, C.A. Caracas, Venezuela
Along with Banco Caracas, S.A.C.A.,
Caracas, Venezuela; Banco Caracas,
N.V., Netherland Antilles; and Seguros
Avila, C.A., Caracas, Venezuela, to
become bank holding companies by
collectively acquiring Eagle National
Bank of Miami, Miami, Florida.

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	Bankers Trust Company Des Moines, Iowa Amoco Oil Company 4300 Westown Parkway West Des Moines, Iowa*	N - 7-13-90
Branch	Comerica Bank-Detroit Detroit, Michigan Relocation from 587 S. Squirrel to 3501 Hamlin Auburn Hills, Michigan*	N - **
EFT	Comerica Bank-Detroit Detroit, Michigan Harbortown, 3384 E. Jefferson Avenue Detroit, Michigan*	N - **
Branch	First Chicago Bank of Lincoln Park Chicago, Illinois 801 W. Diversey Chicago, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Alpha Banco, Inc. Alpha, Illinois The Bank of Alexis Alexis, Illinois*	FR - 6-20-90 N - 7-8-90
Y-1	PrivateBancorp, Inc. Chicago, Illinois The PrivateBank and Trust Company Chicago, Illinois (in organization)*	FR - 7-2-90 N - 7-1-90

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	Comerica California Incorporated San Jose, California Comerica Southern California Incorporated City of Industry, California Bank of Industry City of Industry, California*	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan Inbancshares City of Industry, California Bank of Industry City of Industry, California*	FR - ** N - **
Y-2	Comerica Incorporated Detroit, Michigan Plaza Commerce Bancorp San Jose, California Plaza Bank of Commerce San Jose, California*	FR - ** N - **
Y-1	Community Bank Corporation Grant, Michigan The Grant State Bank Grant, Michigan*	FR - ** N - **
Y-2	First of America Bank Corporation Kalamazoo, Michigan Trustcorp Bank Columbus, National Association Columbus, Indiana*	FR - ** N - **
Y-2	First of America Bank Corporation-Indiana Kalamazoo, Michigan Trustcorp Bank Columbus, National Association Columbus, Indiana *	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>
Y-4	Comerica Incorporated Detroit, Michigan Plaza Realty Advisors, Inc. San Jose, California	FR - **
Y-4	Hy-Vee Food Stores, Inc. Chariton, Iowa 4(D) Exemption from Prohibition relating to nonbanking activities	FR - **
Y-4	Bank of Montreal Montreal, Canada Harris Investment Management, Inc. Chicago, Illinois	FR - **
Y-4	Bankmont Financial Corporation New York, New York Harris Investment Management, Inc. Chicago, Illinois	FR - **
Y-4	Harris Bankcorp, Inc. Chicago, Illinois Harris Investment Management, Inc. Chicago, 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

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by CNB Bancshares, Inc., Evansville, Indiana, to acquire Henderson County State Bank, Henderson, Kentucky	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None.

SECTION IV - APPLICATIONS NOT SUBJECT TO FEDERAL REGISTER NOTICE

OR NEWSPAPER NOTICE

None.

* This application is subject to CRA.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section I - Applications Subject to
Newspaper Notice Only

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

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Allen W. Buhr and family To acquire control of 21.7% of Valley Holding Company, Ronan, MT	7-13-90 (Federal Register)
Garfield County Bancshares, Inc. Jordan, MT To acquire Garfield County Bank Jordan, MT*	Not yet available
First State Bancorp, Inc. LaCrosse, WI To acquire State Bank of LaCrosse LaCrosse, WI*	Not yet available
The Merchants Holding Company Winona, MN To acquire LaCrescent State Bank LaCrescent, MN*	Not yet available
Norwest Corporation Minneapolis, MN To acquire Chalfen Bankshares, Inc. Anoka, MN, a one-bank holding company owning The First National, Anoka, MN*	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>
Garfield County Bancshares, Inc. Jordan, MT To engage in general insurance agency activities through the acquisition of Jordan Insurance Service, Jordan, MT	Not yet available
Newberry Bancorp, Inc. Sault Ste. Marie, MI to engage in operating a savings and loan institution through the acquisition of Equitec Savings Bank, Oakland, CA	Not yet available
Bank Shares Incorporated Minneapolis, MN To engage <u>de novo</u> in furnishing employee benefit services to third parties.	Not yet available

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

Application

None.

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER

NOTICE ONLY

APPLICATION

COMMENT PERIOD ENDING DATE

None.

SECTION II - APPLICATIONS SUBJECT TO BOTH

NEWSPAPER AND FEDERAL REGISTER NOTICE

APPLICATION

COMMENT PERIOD ENDING DATE

David H. Kipper, Denver, Colorado,
for prior approval to increase his
proportionate ownership interest in
Colonial Bancorp., Denver, Colorado,
by 15.26 percent to 35.22 percent.

Not Available

Robert L. and Claudia A. Beauprez,
Lafayette, Colorado, for prior
approval to acquire 42.98 percent of
Front Range Capital Corporation,
Lafayette, Colorado.

Not Available

Sand Springs Bancshares, Inc., Tulsa,
Oklahoma, for prior approval to
become a bank holding company through
the acquisition of 100 percent of the
voting shares of Bank of Oklahoma,
Sand Springs, Oklahoma.*

July 19, 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

None.

*Application is subject to CRA.

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

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

*Section 3(a)(1) application by Chalybeate Springs
Corporation, Hughes Springs, TX, to acquire The
First National Bank of Hughes Springs, Hughes Spring, TX

90/07/27

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 7/06/90

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch at 3680 E. Flamingo, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch at 3155 North Rancho, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch at 2250 S. Nellis, Las Vegas, Nevada. *	<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

None

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

None

* Subject to CRA.