

**ANNOUNCEMENT**

**BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM**

**H.2, 1990, No. 52  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending December 29, 1990**

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**ENFORCEMENT**

Citizens First Bancorp, Inc., Glen Rock, New Jersey -  
- written agreement dated December 18, 1990, with  
the Federal Reserve Bank of New York.

Announced, December 28, 1990.

Smyrna Bank and Trust Co., Smyrna, Georgia -- written  
agreement dated December 18, 1990, with the Federal  
Reserve Bank of Atlanta and the Commissioner of the  
Department of Banking and Finance of the State of  
Georgia.

Announced, December 28, 1990.

UBAF Arab American Bank, New York, New York --  
written agreement dated December 19, 1990, with the  
Federal Reserve Bank of New York.

Announced, December 28, 1990.

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

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**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**

<b>Chicago</b>	Bank of Elmwood, Racine, Wisconsin -- to establish a branch at 3900 Erie Street. Approved, December 27, 1990.
<b>Richmond</b>	Central Fidelity Bank, Richmond, Virginia -- to establish a branch at 1832 Kempsville Road, Virginia Beach, Virginia. Approved, December 24, 1990.
<b>New York</b>	Chemical Bank, New York, New York -- to establish a branch at the Insurance Services Office, Inc., 7 World Trade Center. Approved, December 24, 1990.
<b>Minneapolis</b>	Montana Bank of Billings, Billings, Montana -- to establish branches at Baker; Bozeman; Circle; Livingston; Red Lodge; Butte; Forsyth; Superior; Roundup; Missoula; and Sidney, Montana. Approved, December 27, 1990.
<b>Secretary</b>	Sovran Bank / Central South, Nashville, Tennessee -- to establish a branch at 6031 Village Grove Drive, Memphis, Tennessee. Approved, December 28, 1990.

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

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**BANK BRANCHES, DOMESTIC**

New York	United Jersey Bank, Hackensack, New Jersey -- to establish an electronic facility at KPMG Peat Marwick, Three Chestnut Ridge Road, Montvale, New Jersey. Approved, December 27, 1990.
Minneapolis	Western Bank, Sioux Falls, South Dakota -- to establish a branch at 5501 West 41st Street. Approved, December 26, 1990.

**BANK HOLDING COMPANIES**

Atlanta	Adairsville Bancshares, Inc., Adairsville, Georgia -- to acquire The Peoples Bank, Crawfordville, Georgia. Approved, December 28, 1990.
Staff Director BS&R	BankAmerica Corporation, San Francisco, California, and Seafirst Corporation, Seattle, Washington -- proposal that Seattle First National Bank purchase the assets and assume the Washington - based deposit liabilities of Bank of America, Federal Savings Bank, Portland, Oregon, which was formed to acquire certain assets and assume deposit liabilities of the Benjamin Franklin Federal Savings and Loan Association. Approved, December 28, 1990.
Chicago	Britt Bancshares, Inc., St. Paul, Minnesota, Tripoli Bancshares, Inc., and Readlyn Bancshares, Inc. -- to acquire Ashton Bancshares, Inc., Ashton, Iowa, and Ashton State Bank. Approved, December 27, 1990.
Staff Director BS&R	Carolina First Corporation, Greenville, South Carolina -- proposal that Carolina First Bank purchase the assets and assume the liabilities of First Carolina Interim Bank, F.S.B., which was formed to acquire certain assets and assume deposit liabilities of two branches of American Federal Bank, F.S.B. Approved, December 28, 1990.

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

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**BANK HOLDING COMPANIES**

Richmond	Carolina First Corporation, Greenville, South Carolina -- to acquire two branches of American Federal Bank, F.S.B. Approved, December 28, 1990.
San Francisco	Celco Enterprises Incorporated, Eugene, Oregon -- to acquire Liberty Savings Bank. Withdrawn, December 26, 1990.
Dallas	Fidelity Bancorporation, Inc., Dover, Delaware -- to acquire Fidelity Bank, Fort Worth, Texas. Approved, December 24, 1990.
Atlanta	First Bancshares of Stevenson, Inc., Stevenson, Alabama -- to acquire The First National Bank of Stevenson. Approved, December 24, 1990.
Minneapolis	Hettinger Holding Company, Inc., Hettinger, North Dakota -- to acquire First National Bank. Approved, December 27, 1990.
Minneapolis	Jacob Schmidt Company, St. Paul, Minnesota, and American Bancorporation, Inc., St. Paul, Minnesota -- to acquire the Farmers State Bank of Rothsay, Rothsay, Minnesota. Approved, December 26, 1990.
Minneapolis	Norwest Corporation, Minneapolis, Minnesota -- to acquire Blackhawk Bancorporation, Waterloo, Iowa. Approved, December 28, 1990.
St. Louis	Old National Bancorp, Evansville, Indiana -- to engage de novo in data processing through Old National Service Corp. Permitted, December 26, 1990.

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

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**BANK HOLDING COMPANIES**

New York	Osterreichische Landerbank Aktiengesellschaft, Vienna, Austria -- to acquire Roley, Nichols Capital Group, Inc., Los Angeles, California, and engage in investment advisory and shareholder servicing activities. Approved, December 24, 1990.
St. Louis	Phelps County Bank Employee Stock Ownership Plan, Rolla, Missouri -- to acquire Phelps County Bancshares, Inc. Approved, December 24, 1990.
Kansas City	Plainview Holding Company, Plainview, Nebraska -- to acquire Cones State Bank, Pierce, Nebraska. Approved, December 28, 1990.
Staff Director BS&R	PNC Financial Corp., Pittsburgh, Pennsylvania proposal that Pittsburgh National Bank purchase the assets and assume the liabilities of PNC Interim Federal Savings Bank, which was formed to acquire certain assets and assume deposit liabilities of First Federal Savings and Loan Association of Pittsburgh. Approved, December 28, 1990.
Kansas City	Security Corporation, Duncan, Oklahoma -- to acquire Security Exchange Bancorp, Inc., and Exchange Financial Corporation, Ardmore, Oklahoma, and Charter Bancshares, Inc., Oklahoma City, Oklahoma. Approved, December 26, 1990.
Philadelphia	Union National Financial Corporation, Mount Joy, Pennsylvania -- to engage de novo in certain community development investments. Permitted, December 28, 1990.

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

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**BANK MERGERS**

Chicago	Grand Marais State Bank, Grand Marais, Minnesota -- to merge with the Tri - County State Bank, Ortonville, Minnesota, and to establish a branch. Returned, December 27, 1990.
Minneapolis	Montana Bank of Billings, Billings, Montana -- to merge with Montana Bank of Baker, Baker; Montana Bank of Bozeman, N.A., Bozeman; Montana Bank of Circle, Circle; Montana Bank of Livingston, Livingston; Montana Bank of Red Lodge, Red Lodge; Montana Bank of Butte, N.A., Butte; Montana Bank of Forsyth, Forsyth; Montana Bank of Mineral County, Superior; Montana Bank of Roundup, N.A., Roundup; Montana Bank of South Missoula, Missoula; and Montana Bank of Sidney, Sidney, Montana. Approved, December 27, 1990.

**BANK PREMISES**

Chicago	Bank of Elmwood, Racine, Wisconsin -- investment in bank premises. Approved, December 27, 1990.
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**BANKS, STATE MEMBER**

Kansas City	Citizens Bank, Bancroft, Nebraska -- payment of a dividend. Approved, December 27, 1990.
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**CAPITAL STOCK**

Chicago	Ashton Bancshares, Inc., Ashton, Iowa -- redemption of shares. Approved, December 27, 1990.
Cleveland	Heartland Bank, Croton, Ohio -- redemption of shares. Approved, December 27, 1990.
Cleveland	Mountain Bancorp, Inc., West Liberty, Kentucky -- redemption of shares. Approved, December 26, 1990.
San Francisco	North Pacific Bancorporation, Tacoma, Washington -- redemption of shares. Approved, December 26, 1990.

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

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**CHANGE IN BANK CONTROL**

Minneapolis	Duke Financial Group, Inc., St. Paul, Minnesota -- change in bank control. Permitted, December 26, 1990.
Chicago	Elgin State Bancorp, Inc., Elgin, Illinois -- change in bank control. Permitted, December 27, 1990.
Atlanta	First City Bancorp, Inc., Murfreesboro, Tennessee -- change in bank control. Permitted, December 28, 1990.
New York	Hometown Bancorporation, Inc., Darien, Connecticut -- change in bank control. Permitted, December 24, 1990.

**COMPETITIVE FACTORS REPORTS**

Dallas	Compass Bank, Plano, Texas, proposed assumption of certain deposits of the Sequor National Bank Texas, Dallas, Texas -- report on competitive factors. Submitted, December 26, 1990.
Richmond	Dominion Bank, National Association, Roanoke, Virginia, proposed merger with Dominion Bank of Shenandoah Valley, National Association, Bridgewater, Virginia, and Dominion Bank of Greater Hampton Road, National Association, Norfolk, Virginia -- report on competitive factors. Submitted, December 24, 1990.
Secretary	First Security Bank of Utah, N.A., Ogden, Utah, proposed merger with SCFC ILC Inc., dba MountainWest Financial -- report on competitive factors. Submitted, December 26, 1990.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago	First Wisconsin National Bank of Milwaukee, Milwaukee, Wisconsin, proposed merger with First Wisconsin Bank of Cedarburg, Cedarburg; First Wisconsin National Bank of Mequon, Mequon; First Wisconsin National Bank of Southgate, Greenfield; First Wisconsin Bank of Mayfair, Wauwatosa, First Wisconsin Bank of Waukesha, Waukesha; and First Wisconsin National Bank of Brookfield, Brookfield, Wisconsin -- report on competitive factors. Submitted, December 28, 1990.
San Francisco	Home Savings of America, F.A., Los Angeles, California, proposed purchase of certain assets and assumption of certain liabilities of the Camarillo, California, branch of Los Padres Savings, Solvang, California -- report on competitive factors. Submitted, December 27, 1990.
Minneapolis	New National Bank of Williston, Williston, North Dakota, proposed merger with First National Bank & Trust Co. of Williston -- report on competitive factors. Submitted, December 26, 1990.
New York	Ridgefield Bank, Ridgefield, Connecticut, proposed acquisition of certain assets and assumption of certain liabilities of the Georgetown, Connecticut, branch of Connecticut Bank and Trust Company, Hartford, Connecticut -- report on competitive factors. Submitted, December 26, 1990.
Secretary	Security Pacific Asian Bank, N.A., Los Angeles, California, proposed merger with Security Pacific National Bank -- report on competitive factors. Submitted, December 24, 1990.
Secretary	Security Pacific Asian Bank, N.A., Los Angeles, California, proposed merger with Security Pacific National Bank -- report on competitive factors. Submitted, December 24, 1990.

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

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**COMPETITIVE FACTORS REPORTS**

Secretary	Security Pacific Bank Washington, N.A., Seattle, Washington, proposed purchase and assumption of certain assets and liabilities of Security Pacific Savings Bank, Tacoma, Washington -- report on competitive factors. Submitted, December 24, 1990.
Richmond	Sovran Bank, National Association, Richmond, Virginia, proposed purchase of the assets and assumption of the liabilities of Sovran Bank / Delaware, Dover, Delaware -- report on competitive factors. Submitted, December 26, 1990.

**EXTENSIONS OF TIME**

San Francisco	First Interstate Bancorp, Los Angeles, California -- extensions to divest certain properties. Granted, December 26, 1990.
Atlanta	FNB Banking Company, Griffin, Georgia -- extension to January 5, 1992, to achieve change in bank control. Granted, December 24, 1990.
Atlanta	Forest Bancorp, Forest, Mississippi -- extension to March 20, 1991, to engage de novo in providing management consulting advice. Granted, December 28, 1990.
Atlanta	Peoples Financial Corporation, Biloxi, Mississippi -- extension to February 2, 1991, to achieve change in bank control. Granted, December 24, 1990.
San Francisco	Security Pacific Corporation, Los Angeles, California -- extension to divest certain property. Granted, December 28, 1990.
Atlanta	Soperton Bancshares, Inc., Soperton, Georgia -- extension to March 14, 1991, to redeem shares. Granted, December 28, 1990.

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

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**EXTENSIONS OF TIME**

Atlanta	Soperton Naval Stores, Inc., Soperton, Georgia -- extension to March 14, 1991, to acquire Soperton Bancshares. Granted, December 28, 1990.
Richmond	South Carolina National Corporation, Columbia, South Carolina -- extension to April 15, 1991, to acquire Atlantic Savings Bank, FSB, Hilton Head Island, South Carolina. Granted, December 24, 1990.

**INTERNATIONAL OPERATIONS**

Staff Director BS&R	Morgan Guaranty International Finance Corporation, New York, New York -- to make an investment in J.P. Morgan Overseas Capital Corporation. Permitted, December 26, 1990.
Staff Director BS&R	Security Pacific National Bank, Los Angeles, California -- to make an investment in Security Pacific Limited, Sydney, Australia, and Security Pacific Australia Limited. Permitted, December 27, 1990.

**MEMBERSHIP**

Secretary	Provident Bank of Kentucky, Cold Spring, Kentucky -- to become a member of the Federal Reserve System. Approved, December 28, 1990.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

Chicago	ABN AMRO Holding N.V., Amsterdam, The Netherlands; Stichting Prioriteit ABN AMRO Holding; Stichting Administratiekantoor ABN AMRO Holding; Algemene Bank Nederland N.V.; ABN Stichting ; Amsterdam Rotterdam Bank N.V.; Stichting Amro; ABN AMRO USA Inc. -- proposed reorganization of certain U.S. based subsidiaries. Returned, December 21, 1990.
Chicago	Westbank Financial Corporation, Naperville, Illinois -- to acquire First National Bank of Wheaton, Wheaton, Illinois. Withdrawn, December 20, 1990.

**COMPETITIVE FACTORS REPORTS**

Atlanta	Bainbridge National Bank, Bainbridge, Georgia, proposed purchase of certain assets and assumption of certain liabilities of two branch offices in Bainbridge, Georgia of Citizens and Southern National Bank, Savannah, Georgia -- report on competitive factors. Submitted, December 18, 1990.
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**EXTENSIONS OF TIME**

Atlanta	Walthall Capital Group, Ltd., Tylertown, Mississippi -- extension to April 5, 1991, to achieve change in bank control. Granted, December 14, 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

Change in Control  
Notification by Laurence A. Tisch,  
Preston R. Tisch,  
Andrew H. Tisch, Daniel R. Tisch,  
James S. Tisch and Thomas J. Tisch to  
acquire up to 14.9% of the outstanding  
common stock of Bank of Boston Corporation,  
Boston, Massachusetts

Newspaper Not Yet Established

Federal Register 1-4-91

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

Application

Comment Period Ending Date

Fleet/Norstar Financial  
Group, Inc., Providence,  
Rhode Island and Fleet/Norstar New  
York, Inc., Albany, New York -  
4(c)(8) notification to acquire  
certain assets of the Robinson Securities  
Division of John Dawson & Associates  
Inc., Chicago, Illinois, through their  
subsidiary Norstar Brokerage Corporation,  
New York, New York

Federal Register 1-8-91

Fleet/Norstar Financial  
Group, Inc., Providence, Rhode  
Island - 4(c)(8) notification to  
engage de novo in the provision  
of management consulting advise through  
Fleet/Norstar Services Corporation,  
Albany, New York

Federal Register 1-14-91

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

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

None.

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**

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

**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 December 29, 1990**

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

NONE

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

NONE

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING</u>
Received Section 4(c)(8) application on December 24, 1990 from Park National Corporation, Newark, Ohio, to engage <u>de novo</u> in community development activities conducted pursuant to Section 225.25 (b)(6) of Regulation Y.	Not Yet Known #
Received Section 4(c)(8) application on December 27, 1990 from Banc One Corporation, Columbus, Ohio, to engage in asset management activities through a newly-formed subsidiary.	Not Yet Known #

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

NONE

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

Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

Application

Comment Period Ending Date

None.

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

Application

Comment Period Ending Date

None.

Section III - Applications Subject to Federal Register Notice

Application

Comment Period Ending Date

Resource Bancshares Corporation, Columbia,  
South Carolina, to acquire four South  
Carolina branches of Poughkeepsie Savings  
Bank, F.S.B., Poughkeepsie, New York.\*

1-14-91

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

Application

None.

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

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending December 28, 1990

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

<u>Application</u>	<u>Comment Period Ending Date</u>
First Commercial Bancshares, Inc. Jasper, Alabama To acquire Citizens Independent Bancorp, Huntsville, Alabama, and thereby indirectly acquire its banking subsidiary, Citizens Independent Bank, Huntsville, Alabama.	01-10-91 Federal Register
People's Bank of Brevard, Inc. Cocoa, Florida 1-BHC formation, People's Bank of Brevard, Cocoa, Florida (in organization).	
Button Gwinnett Bancorp, Inc. Norcross, Georgia Newspaper To become a bank holding company by converting the charter of its subsidiary, Button Gwinnett Savings Bank, F.S.B., Norcross, Georgia, to that of a national banking association charter.	01-15-91

Week Ending December 28, 1990

Federal Reserve Bank of Atlanta

Recently Approved Applications

<u>Application</u>	<u>Approval Date</u>
Adairsville, Bancshares, Inc. Adairsville, Georgia To acquire The Peoples Bank, Crawfordville, Georgia.	12-28-90
First City Bancorp, Inc. Murfreesboro, Tennessee Change in control by William E. Rowland to acquire up to 16.1 percent; William Kent Coleman to acquire up to 11.8 percent; and Robert Murfree to acquire up to 15.1 percent of the outstanding shares of common stock.	12-28-90

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Merger/ Branch	Union Bank/Streator Streator, Illinois Ottawa National Bank Ottawa, Illinois*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Mid-America National Bancorp, Inc. Chicago, Illinois Security Chicago Corp. Chicago, Illinois First Security Bank of Chicago Chicago, Illinois First State Bancorp of Princeton Princeton, Illinois First State Bank of Princeton Princeton, Illinois First Bank and Trust Company Gridley, Illinois Mid-America National Bank of Chicago Chicago, Illinois*	FR - ** N - 11-24-90
Y-1	Farmers Savings Bank, Trustee of Farmers Savings Bank Employee Stock Ownership Plan and Trust West Union, Iowa BJS, Inc., West Union, Iowa Westmont Corporation, West Union, Iowa The Farmers Savings Bank, West Union, Iowa*	FR - **

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</u> <u>Ending Date</u>
CoC-HC	Valley Bancorporation Appleton, Wisconsin Valley Bancorporation Thrift and Sharing Plan Appleton, Wisconsin Valley Bank, American Madison, Wisconsin Valley Western Bank Appleton, Wisconsin Valley Bank, Northeast Green Bay, Wisconsin Valley Bank, Janesville Janesville, Wisconsin Valley Bank, Southwest Spring Green, Wisconsin Valley Bank, Menomonie Menomonie, Wisconsin Valley Bank Southeast Hartland, Wisconsin Valley Bank Thiensville Mequon Thiensville, Wisconsin Valley Bank of Shawano, N.A. Shawano, Wisconsin Valley First National Bank Rhineland, Wisconsin Valley Bank of Kewaskum Kewaskum, Wisconsin Valley Bank of Oshkosh Oshkosh, Wisconsin Valley First National Bank of Beaver Dam Beaver Dam, Wisconsin Valley Bank, South Central, N.A. Watertown, Wisconsin Valley First National Bank of Ripon Ripon, Wisconsin Valley Bank, Milwaukee Greenfield, Wisconsin	FR - ** N - **
Y-1	Dana Bancorp, Inc. Dana, Indiana The First National Bank of Dana Dana, Indiana*	FR - ** N - **
Y-2	Liberty Bancorporation Durant, Iowa Bennett Bancshares, Inc., Bennett, Iowa Bennett State Bank, Bennett, Iowa*	FR - ** N - 1-25-91

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	Valley Financial Services, Inc. Mishawaka, Indiana Northern Indiana Savings Association F.A. Chesterton, Indiana	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Emmetsburg Bank Shares, Inc. Emmetsburg, Iowa To purchase 142 shares of outstanding stock
RoS	Financial Services Corporation of the Midwest Rock Island, Illinois To redeem 85,863 shares of common stock

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>
Change in control notification involving First Centre Bancshares, Inc., Osage Beach, Missouri by Shirrel Duncan	(Not available)
* Section 3(a)(1) application by First National Bancorp of Columbia, Inc., Columbia, Kentucky to acquire The First National Bank of Columbia, Columbia, Kentucky	(Not available)
* Section 3(a)(1) application by Breckenridge Bancshares Company, St. Ann, Missouri to acquire The Centennial Bank, Breckenridge Hills, Missouri	(Not available)
* Section 3(a)(1) application by Shawnee Bancorp, Inc., Harrisburg, Illinois to acquire First Bank and Trust Company, Harrisburg, Illinois	(Not available)

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

None

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

Section 9 application by First State Bank of Arkansas, Trumann, Arkansas to become a member of the Federal Reserve System

\* This application is subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

American Community Bank Group, Inc.  
Minneapolis, MN  
To acquire 98.2% of Pierce County  
Bank & Trust Company, Ellsworth,  
WI\*

Not yet available

Section III - Applications Subject  
to Federal Register Notice Only

Application

Comment Period  
Ending Date

Commercial Banshares, Inc.  
Mitchell, SD  
To acquire Spectrum Life Insurance  
Company, Mitchell, SD

Not yet available

Norwest Corporation, Minneapolis,  
MN; Norwest Financial Services,  
Inc., Des Moines, IA; Norwest  
Financial, Inc., Des Moines, IA  
To engage in insurance premium  
finance receivables through the  
acquisition of Coast Program,  
Inc., Signal Hill, CA.

Not available

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\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

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

William G. Dietrich and Marjorie Reich Dietrich, Grandview, Missouri, to indirectly increase their control of Blue Ridge Bancshares, Inc., Kansas City, Missouri, by 1.96 percent to 26.86 percent.

Not Available

Acquisition Holding Company, Tulsa, Oklahoma, for prior approval to become a bank holding company through the acquisition of 99.99 percent of the voting shares of Bank of Oklahoma, N.A., Tulsa, Oklahoma.\*

Not Available

Heartland Bancorporation, Aurora, Nebraska, for prior approval to become a bank holding company through the acquisition of 80.03 percent of the voting shares of The Farmers State Bank & Trust Co., Aurora, Nebraska.\*

Not Available

Heartland Bancorporation, Aurora, Nebraska, for prior approval to acquire 100 percent of the voting shares of Crete State Corporation, Crete, Nebraska.\*

Not Available

Central Grain, Inc., Central City, Nebraska, for prior approval to acquire 13.83 percent of the voting shares of Heartland Bancorporation, Aurora, Nebraska.\*

Not Available

Shelby Insurance, Inc., Shelby, Nebraska, for prior approval to acquire 23.57 percent of the voting shares of Heartland Bancorporation, Aurora, Nebraska.\*

Not Available

Green Top, Inc., Palmer, Nebraska, for prior approval to directly acquire 12.49 percent, and indirectly acquire 23.6 percent, of the voting shares of Heartland Bancorporation, Aurora, Nebraska.*	Not Available
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Osceola Insurance, Inc., Osceola, Nebraska, for prior approval to acquire 27.21 percent of the voting shares of Heartland Bancorporation, Aurora, Nebraska.*	Not Available
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Archer, Inc., Archer, Nebraska, for prior approval to directly acquire 13.18 percent, and indirectly acquire 27.2 percent, of the voting shares of Heartland Bancorporation, Aurora, Nebraska.*	Not Available
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Steven J. Wells, Ardmore, Oklahoma, for prior approval to increase his proportionate ownership interest in Amcorp Financial, Inc., Ardmore, Oklahoma, by 2.5 percent to 13.75 percent.	Not Available
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SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
The Binger Agency, Inc., Binger, Oklahoma, for prior approval to engage <u>de novo</u> in making, acquiring, and/or servicing loans for itself or for others.	Not Available
Midstate Bancorp, Hinton, Oklahoma, for prior approval to engage <u>de novo</u> in making, acquiring, and/or servicing loans for itself or for others of the type made by a mortgage company.	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 24, 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

Change in Control Notice by  
Martha Steed Lyne Management Trust, Dallas, TX, and  
Gunn Oil Company, Wichita Falls, TX, to acquire an  
interest in Heritage Bankshares, Inc., Dallas, TX

90/12/24

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 12/28/90

Section I - Applications Subject to Newspaper Notice Only

Application

Comment Period Ending Date

None

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

None

Section III - Applications Subject to Federal Register Notice Only

Security Bank Holding Company, Coos Bay,  
Oregon, to engage in the sale of data  
processing, consulting services and  
sale of hardware and software within the  
United States, through Security Data  
Processing Services Company, Coos Bay,  
Oregon.

Fed. Reg.: 1/22/91

BankAmerica Corporation, San Francisco,  
California, to engage in insurance agency  
activities; to provide credit life, credit  
disability, involuntary unemployment,  
mortgage life and mortgage disability  
insurance directly related to extensions  
of credit, through BA Agency, Inc., San  
Francisco, California.

Fed. Reg.: 1/22/91

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

None

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Subject to CRA.