

## ANNOUNCEMENT

H.2, 1991, No. 14

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

APR 24 9 33 AM '91

Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending April 6, 1991

OF CLEVELAND

## ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Evaluation by financial institutions of the creditworthiness of consumer credit cardholders -- statement by Ellen Malland, Assistant Director, Division of Consumer and Community Affairs, before the Subcommittee on General Oversight and Investigations of the House Committee on Banking, Finance and Urban Affairs, April 8, 1991. Authorized, April 5, 1991.

BANK HOLDING COMPANIES

Apple Merger Corp., New York, New York -- to acquire Apple Bancorp, Inc., and Apple Bank for Savings, and engage in commercial lending activities. Approved, April 1, 1991.

Barclays PLC, London, England, and Barclays Bank PLC -- to acquire BA Cheque Corporation, San Francisco, California, and engage worldwide in the issuance and sale of traveler's checks.

Approved, April 5, 1991.

Caisse des Depots et Consignations, Paris, France -- determination not to subject Caisse to the nonbanking provisions of the Bank Holding Company Act.

Granted, April 5, 1991.

First Michigan Corporation, Holland, Michigan -- to provide securities brokerage and investment advisory services and to act as a riskless principal through FMB-Brokerage Services. Permitted, April 1, 1991.

ENFORCEMENT

Community Bankers, Inc., Granbury, Texas, and Charles Baker, Chairman of the board of directors -- written agreement dated March 29, 1991, with the Federal Reserve Bank of Dallas. Announced, April 4, 1991.

INTERNATIONAL OPERATIONS

Morgan Guaranty International Finance Corporation, New York, New York -- to retain shares of J.P. Morgan Securities Asia Limited, Singapore, after JPMSA acts as a futures commission merchant on the Osaka Securities Exchange, Osaka, Japan. Permitted, April 1, 1991.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Regulation D -- amendments to prevent erosions of the reserve base for transaction accounts; and technical amendments and corrections to the regulation (Docket R-0728).

Proposed, April 5, 1991.

**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**

Atlanta Georgia First Bank, Gainesville, Georgia -- to establish a branch at Browns Bridge Road.

Approved, April 3, 1991.

Philadelphia Johnstown Bank and Trust Co., Johnstown, Pennsylvania -- to establish a remote service facility at Metropolitan Life Insurance Company, North Central Administrative Office, 500 Schoolhouse Road.

Approved, April 3, 1991.

Secretary Trust Company Bank, Atlanta, Georgia -- to establish a remote service facility on the 45th floor of the 191 Peachtree Building, 191 Peachtree Street.

Approved, April 4, 1991.

**BANK HOLDING COMPANIES**

Richmond Chesapeake Bancorp, Chestertown, Maryland -- to acquire The Chesapeake Bank & Trust Company.

Approved, April 2, 1991.

San Francisco Denali Bancorporation, Inc., Fairbanks, Alaska -- to acquire Denali State Bank.

Approved, April 1, 1991.

Chicago Firstbank of Illinois Co., Springfield, Illinois -- to acquire PBM Bancorp, Inc., Marion; and Peoples Bank of Marion; Rend Lake Bank, Christopher; Central Banc System, Inc., Fairview Heights; Central Bank of Fairview Heights; and Farmers & Merchants Bank of Carlinville, Carlinville, Illinois.

Approved, April 5, 1991.

GC FirstTier Financial, Inc., Omaha, Nebraska -- determination that FirstTier does not control West Point Bancorp, West Point, Nebraska, or its subsidiaries.

Granted, April 2, 1991.

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

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**BANK HOLDING COMPANIES**

Minneapolis      Lewis Bانشares, Inc., Armour, South Dakota -- to  
engage in general insurance agency activities  
through acquisition of First State Insurance  
Agency.  
Approved, April 4, 1991.

Atlanta      McIntosh Bancshares, Inc., Jackson, Georgia -- to  
acquire McIntosh State Bank.  
Approved, April 3, 1991.

Chicago      Westchester Financial Corporation, Naperville,  
Illinois -- to acquire First Bank of Channahon,  
Channahon, Illinois.  
Returned, April 1, 1991.

**BANK MERGERS**

Chicago      Security Bank of Commerce, Hamtramck, Michigan -- to  
merge with Security Bank St. Clair Shores, St.  
Clair Shores, and to establish branches.  
Returned, April 1, 1991.

New York      Tioga State Bank, Spencer, New York -- to purchase  
certain assets and assume certain liabilities of  
the Waverly branch of Norstar Bank N.A., Buffalo,  
New York, and to establish a branch.  
Approved, April 5, 1991.

**BANK PREMISES**

Kansas City      Bank of Boulder, Boulder, Colorado -- investment in  
bank premises.  
Approved, April 1, 1991.

Kansas City      Century Bank Sterling, Sterling, Colorado --  
investment in bank premises.  
Approved, April 5, 1991.

Philadelphia      Meridian Bank, Reading, Pennsylvania -- investment in  
bank premises.  
Approved, April 5, 1991.

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

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**BANKS, STATE MEMBER**

Staff Director First American Bank West, Minot, North Dakota --  
BS&R transfer agent registration.  
Approved, April 4, 1991.

**CAPITAL STOCK**

Kansas City Hume Bancshares, Inc., Hume, Missouri -- redemption  
of shares.  
Approved, April 1, 1991.

**CHANGE IN BANK CONTROL**

St. Louis State First Financial Corporation, Texarkana,  
Arkansas -- change in bank control.  
Permitted, April 1, 1991.

Atlanta GSB Investments Inc., Gainesville, Georgia -- change in  
bank control.  
Permitted, April 2, 1991.

Minneapolis Wilcox Banshares, Inc, Grand Rapids, Minnesota --  
change in bank control.  
Returned, April 4, 1991.

**COMPETITIVE FACTORS REPORTS**

Dallas Bank of Commerce - Fossil Creek, Fort Worth, Texas,  
proposed merger with Bank of Commerce -- report on  
competitive factors.  
Submitted, April 3, 1991.

Kansas City Bank of New Mexico, Albuquerque, Albuquerque, New  
Mexico, proposed merger with The Bank of New  
Mexico, Springer, Springer, New Mexico -- report on  
competitive factors.  
Submitted, April 4, 1991.

Atlanta BankFirst, Eustis, Florida, proposed merger with  
Successor BankFirst -- report on competitive  
factors.  
Submitted, April 3, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Philadelphia	Beneficial National Bank USA, Peapack, New Jersey, proposed purchase of certain assets and assumption of certain liabilities of Barclays Bank of Delaware, National Association, Wilmington, Delaware -- report on competitive factors. Submitted, April 3, 1991.
San Francisco	Century Federal Savings and Loan Association, Pasadena, California, proposed assumption of certain liabilities of Trust Savings Bank, F.S.B., Monterey Park, California -- report on competitive factors. Submitted, April 3, 1991.
Dallas	Compass Bank, Plano, Texas, proposed merger with Gleneagles National Bank, Plano, Texas, and Bank of Las Colinas, National Association, Irving, Texas -- report on competitive factors. Submitted, April 4, 1991.
Chicago	Cragin Federal Bank for Savings, Chicago, Illinois, proposed assumption of deposit liabilities and transfer of assets of the 5345 W. Lawrence, Chicago, Illinois, branch of Western Savings and Loan Association, Glenview, Illinois -- report on competitive factors. Submitted, April 3, 1991.
Cleveland	Ellwood Federal Savings Bank, Ellwood City, Pennsylvania, proposed merger with Ellwood Federal Interim Savings Association -- report on competitive factors. Submitted, April 2, 1991.
Kansas City	Farmers and Merchants National Bank of Oakland, Oakland, Nebraska, proposed acquisition of the assets and assumption of the liabilities of the Oakland branch of FirstTier Bank, N.A., Omaha, Nebraska -- report on competitive factors. Submitted, April 4, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond	FCNB Federal Savings Bank, Frederick, Maryland, proposed acquisition of three branches of Equitable Federal Savings Bank, Wheaton, Maryland -- report on competitive factors. Submitted, April 1, 1991.
Richmond	First - Citizens Bank & Trust Company, Raleigh, North Carolina, proposed purchase of the assets and assumption of the liabilities of First Federal Savings Bank, Hendersonville, North Carolina -- report on competitive factors. Submitted, April 2, 1991.
New York	First Federal Savings and Loan Association of Rochester, Rochester, New York, proposed merger with First Federal Savings and Loan Association of Cape Cod, Hyannis, Massachusetts -- report on competitive factors. Submitted, April 2, 1991.
Dallas	First National Bank of Temple - South, Temple., Texas, proposed merger with First National Bank of Temple, Temple, Texas -- report on competitive factors. Submitted, April 5, 1991.
Kansas City	First Security Bank of Berthoud, Berthoud, Colorado, proposed acquisition of the assets and assumption of the liabilities of The Berthoud National Bank -- report on competitive factors. Submitted, April 5, 1991.
Chicago	First Security Bank of Chicago, Chicago, Illinois, proposed merger with Mid-America National Bank of Chicago -- report on competitive factors. Submitted, April 3, 1991.
Secretary	Key Bank of Wyoming - Cheyenne, Cheyenne, Wyoming, proposed merger with Key Bank of Wyoming-Casper, Casper; Key Bank of Wyoming-Jackson, Jackson; Key Bank of Wyoming-Riverton, Riverton; and Key Bank of Wyoming-Rock Springs, Rock Springs, Wyoming -- report on competitive factors. Submitted, April 5, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

- Philadelphia      Lafayette Bank, Easton, Pennsylvania, proposed merger with The Second National Bank of Nazareth, Nazareth, Pennsylvania -- report on competitive factors.  
Submitted, April 4, 1991.
- New York            Meadowlands National Bank, North Bergen, New Jersey, proposed consolidation with Mountain Ridge Bank, West Orange, New Jersey -- report on competitive factors.  
Submitted, April 3, 1991.
- Secretary          Norwest Bank Nebraska, N.A., Omaha, Nebraska, proposed merger with First National Bank of Bellevue, Bellevue, Nebraska -- report on competitive factors.  
Submitted, April 5, 1991.
- Chicago             Old Kent Bank - Central, Owosso, Michigan, proposed purchase of the assets and assumption of the liabilities of the Marlette office, Marlette, Michigan, and the Holly office, Holly, Michigan, of First Federal Savings Bank and Trust, Pontiac, Michigan -- report on competitive factors.  
Submitted, April 1, 1991.
- Chicago             Old Kent Bank of Brighton, Brighton, Michigan, proposed purchase of the assets and assumption of the liabilities of the Milford office, Milford; Highland office, Highland; Plymouth office, Plymouth; and the Walled Lake office, Walled Lake, Michigan, of First Federal Savings Bank and Trust, Pontiac, Michigan -- report on competitive factors.  
Submitted, April 1, 1991.
- San Francisco      Olympus Bank, A Federal Savings Bank, Salt Lake City, Utah, proposed purchase of assets and assumption of the liabilities of First Charter Bank dba Heritage Savings Bank, St. George, Utah -- report on competitive factors.  
Submitted, April 4, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City Security Bank & Trust Company of Ponca City, Ponca City, Oklahoma, proposed merger with Community Bank, Shidler, Oklahoma -- report on competitive factors.  
Submitted, April 5, 1991.

Chicago Stockbridge State Bank, Stockbridge, Michigan, proposed purchase of the assets and assumption of the liabilities of the Eaton Rapids office, Eaton Rapids, Michigan, of Security Savings Bank FSB, Jackson, Michigan -- report on competitive factors.  
Submitted, April 1, 1991.

Dallas U. S. Trust Company of Texas, National Association - Rowlett Branch, Dallas, Texas, proposed merger with Western Bank & Trust, Duncanville, Texas -- report on competitive factors.  
Submitted, April 2, 1991.

**EXTENSIONS OF TIME**

San Francisco BankAmerica Corporation, San Francisco, California -- extension to divest certain property.  
Granted, April 2, 1991.

Atlanta Kislak Financial Corporation, Miami Lakes, Florida -- extension to July 14, 1991, to acquire Kislak National Bank.  
Granted, April 4, 1991.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property.  
Granted, April 2, 1991.

Richmond New East Bancorp, Raleigh, North Carolina -- extension to June 30, 1991, to acquire New East Bank of New Bern, New Bern, North Carolina.  
Granted, April 2, 1991.

Atlanta Citizens Financial Acquisition Corporation, Greensboro, Georgia -- extension to July 11, 1991, to acquire Citizens Union Bank.  
Granted, April 4, 1991.



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

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**EXTENSIONS OF TIME**

New York Stamford Bank Corp., Stamford, New York -- extension to  
April 19, 1991, to acquire Bank of Stamford.  
Granted, April 2, 1991.

San Francisco Security Pacific Corporation, Los Angeles, California  
-- extension to divest certain property.  
Granted, April 5, 1991.

Atlanta Summerville / Trion Bancshares, Inc., Summerville,  
Georgia -- extension to July 22, 1991, to engage de  
novo in insurance activities.  
Granted, April 4, 1991.

San Francisco Wells Fargo & Company, San Francisco, California --  
extension to divest certain properties.  
Granted, April 2, 1991.

**REGULATIONS AND POLICIES**

Director, C&CA Regulation B -- revision to the official staff  
commentary concerning the definition of adverse  
action and the preemption of a provision of Ohio  
state law.  
Approved, April 1, 1991.

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

NONE

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

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

NONE

\*Subject to CRA

Federal Reserve Bank of New York

Comment Period  
Ending Date

SECTION I

Applications Subject to Newspaper  
Notice Only

None.

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Gerald Shukow, Huntington Station, New York to retain  
11.19 percent of the outstanding voting shares of  
Hamptons Bancshares, Inc., Southampton, New York.

4/29/91 4/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Harmonia Bancorp, Inc., Kenilworth, New Jersey to engage  
de novo in certain commercial finance activities.

4/22/91

Manufacturers Hanover Corporation, New York, New York  
to engage de novo through The CIT Group Holdings,  
Inc., New York, New York and its subsidiaries in  
data processing and management consulting activities.

4/29/91

SECTION IV

Applications Not Involving  
Public Comment

None.

Availability of CRA Public Evaluations

March 31, 1991 through April 6, 1991

NAME OF BANK

EXAMINATION DATE

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

	<u>Comment Period Ending Date</u>
<u>Orrstown Bank</u> , Orrstown, PA to establish a <u>1/</u> remote service facility (RSF) at 9974 Molly Pitcher Highway, Southampton Township, Shippensburg, PA.	5/2/91
<u>Orrstown Bank</u> , Orrstown, PA to establish a <u>1/</u> remote service facility (RSF) at 11195 Forge Hill Road, Lurgan Township, Roxbury, PA.	5/2/91

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

	<u>Comment Period Ending Date</u>
<u>Univest Corporation of Pennsylvania</u> , Souderton, <u>1/</u> PA to acquire 100% of the voting shares of Pennview Savings Bank, Souderton, PA, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	
Newspaper:	5/2/91
Federal Register:	N/A*

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE ONLY

	<u>Comment Period Ending Date</u>
<u>Dauphin Deposit Corporation</u> , Harrisburg, PA to acquire 100% of Hopper Soliday & Co., Inc., Philadelphia, PA, pursuant to Section 4(c)(8) of the Bank Holding Company Act.	N/A*

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.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

**For week ending 4/5/91**

**Institutions**

**Examination Date**

**None.**

**Applications Bulletin  
For Week Ending April 6, 1991**

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

Received application on April 3, 1991,  
from The Fifth Third Bank, Cincinnati,  
Ohio, for permission to establish CBCT  
branches at the following locations:  
Fair Oaks Plaza, Route 4, Fairfield, Ohio;  
5301 Kings Island Drive, Mason, Ohio;  
University Medical Arts Building, 222  
Piedmont Avenue, Cincinnati, Ohio; 2744  
Harshman Road, Dayton, Ohio; 4075  
Wilmington Pike, Kettering, Ohio; and  
5858 Springboro Pike, Dayton, Ohio.

\* Not Yet Known #

**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) application  
on April 1, 1991, from Provident  
Bancorp, Inc., Cincinnati, Ohio, to  
acquire Hunter Savings Association,  
Cincinnati, Ohio.

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Centura Bank, Rocky Mount, North Carolina, to purchase the assets and assume the liabilities of Watauga Savings and Loan Association, Boone, North Carolina.*	4-28-91
Centura Bank, Rocky Mount, North Carolina, to purchase the assets and assume the liabilities of the Wilmington, North Carolina, branch of Pioneer Savings Bank, Rocky Mount, North Carolina.*	4-28-91
First Virginia Bank, Falls Church, Virginia, for permission to establish a branch at 8920 Silverbrook Road, Fairfax Station, Virginia.*	4-29-91

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

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

Section III - Applications Subject to Federal Register Notice

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

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

<u>Application</u>
None.

\*Application is subject to CRA.



Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations  
Week ending April 5, 1991

	<u>Examination Date</u>
Farmers and Miners Bank, Pennington Gap, Virginia	1-8-91

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending April 5, 1991

Section 1 - Applications Subject to Newspaper Notice Only

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

Section 2 - Applications Subject To Both  
Newspaper and Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
First Tampa Bancorporation of Florida, Inc. Tampa, Florida Change in control by Philip M. Hampton to acquire an additional 42.19 percent of the outstanding shares of common stock. The acquisition will increase his total ownership to 56.0 percent.	Not yet available
Interbank Holding Corporation Miami, Florida Joint with its parent company, Interban Holding Company Limited, Nassau, Bahamas, to become bank holding companies by acquiring 47.2 percent of Grovegate Bank, Coconut Grove, Florida, a state member bank.	Not yet available
Southern National Banks, Inc. Fort Walton Beach, Florida Change in control by John James Tringas; Alex James Tringas; and Lark Elaine Tringas Garrigan to acquire an additional 83.18 percent of the outstanding shares of preferred stock. The acquisition will increase their total ownership to 100 percent.	Not yet available
Great Southern Capital Corporation Employee Stock Ownership Trust Meridian, Mississippi 1-BHC formation by acquiring 25 percent of Great Southern Capital Corporation, Meridian, Mississippi, and thereby indirectly acquiring its subsidiary bank, Great Southern National Bank, Meridian, Mississippi.	Not yet available

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Century South Banks, Inc. Dahlonega, Georgia To engage <b>de novo</b> in data processing activities through its wholly-owned subsidiary, Century Processing, Inc., Dahlonega, Georgia, pursuant to Section 225.25(b)(7) of Regulation Y.	Not yet available

Section 10 - Availability of CRA Public Evaluations\*

\*The CRA public evaluations of the institutions listed below became available during the week ending April 5, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	<u>Examination Date</u>
Columbia Bank Tampa, Florida	01-14-91
Smyrna Bank & Trust Smyrna, Georgia	01-07-91

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	Comerica Bank - Detroit Detroit, Michigan 35000 23 Mile Road Chesterfield Township, Michigan*	N - 4-12-91
EFT	Bankers Trust Company Des Moines, Iowa 114th & University Clive, Iowa*	N - 4-10-91
Branch	New Asia Bank Chicago, Illinois 4926 North Broadway Chicago, Illinois*	N - 4-29-91
Branch	The Farmers State Bank of Waupaca Waupaca, Wisconsin N2699-N2703 County QQ King, Wisconsin*	N - 4-19-91
Merger/ Branches	Security Bank of Commerce Hamtramck, Michigan Security Bank St. Clair Shores St. Clair Shores, Michigan 24612 Harper Avenue St. Clair Shores, Michigan 19900 E. Nine Mile Road Clinton Township, Michigan 31320 Harper Avenue Clinton Township, Michigan 35135 Harper Avenue Clinton Township, Michigan*	N - 4-18-91
Branch	Community State Bank Avilla, Indiana 506 East North Street Kendallville, Indiana*	N - **
Branch	Security Bank St. Clair Shores St. Clair Shores, Michigan 19080 East 10 Mile Road East Detroit, Michigan*	N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Chadwick Bancshares, Inc. Chadwick, Illinois Walter Nehrkorn	FR - 4-8-91 N - 4-8-91
Y-2	Chadwick Bancshares, Inc. Chadwick, Illinois Preston Bancshares, Inc. Preston, Iowa Farmers Savings Bank Preston, Iowa*	FR - 4-8-91 N - 4-8-91
Y-2	Decatur Corporation Leon, Iowa Citizens Bank of Princeton Princeton, Missouri*	FR - 4-22-91 N - 4-15-91
Y-1	FSB Bancorp Wever, Iowa Farmers Savings Bank Wever, Iowa*	FR - 4-22-91 N - 2-8-91
Y-2	Royal Bancshares, Inc. ElRoy, Wisconsin BGM Bancorporation, Inc. West Des Moines, Iowa Liberty Bank & Trust Gays Mills, Wisconsin*	FR - 4-22-91 N - 4-19-91
CoC-HC	Williamsburg Holding Company Omaha, Nebraska Michael T. and Susan B. Dobel	FR - 4-29-91 N - **

Section III - Applications Subject to Federal Registrar  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	CNBC Bancorp, Inc. Chicago, Illinois Fort Dearborn Federal Savings & Loan Association Chicago, Illinois	FR - 4-22-91
Y-4	Empire Banc Corporation Traverse City, Michigan Traverse City and Grayling branch offices of Great Lakes Bancorp, FSB Ann Arbor, Michigan	FR - 4-29-91

Federal Reserve Bank of Chicago

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

Type                    Application

None

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

## AVAILABILITY OF CRA PUBLIC EVALUATIONS

The following institutions were examined for CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending April 05, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Huron Community Bank East Tawas, Michigan	12/11/90
-State Bank of Geneva Geneva, Illinois	12/17/90
-City State Bank Ogden, Iowa	12/17/90

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 5, 1991

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
* Section 9 application by First Community Bank, Conway, Arkansas, to become a member of the Federal Reserve System	Not yet available

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

<u>Application</u>	<u>End of Comment Period</u>
None.	

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

<u>Application</u>	<u>End of Comment Period</u>
None.	

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

<u>Application</u>	<u>End of Comment Period</u>
None.	

\* This application is subject to CRA.



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING APRIL 5, 1991

## AVAILABILITY OF CRA PUBLIC DISCLOSURES

Bank Name

City and State

Examination Date

NONE

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>
Community First Bankshares, Inc. Fargo, ND To acquire Adams Investment Company Fergus Falls, MN*	4-22-91 (Federal Register)
Charles H. Burke and Mary R. Burke To increase their ownership to 46.2% and 25.2%, respectively, of South Dakota Bancshares, Inc., Pierre, South Dakota	4-23-91 (Federal Register)
Siouxland Bank Holding Company Sioux Falls, SD To acquire Dakota Bankshares, Inc., Fargo, ND, a multibank holding company owning the First Bank in Drake, Drake, ND; Dakota Bank & Trust Co. of Fargo, Fargo, ND; and First National Bank of Hettinger, Hettinger, ND*	Not yet available
Absarokee Bancorporation, Inc. Absarokee, MT To acquire U-Banc, Incorporated, Red Lodge, MT, a one-bank holding company owning the United Bank of Absarokee, N.A., Absarokee, MT*	4-29-91 (Federal Register)

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\*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>
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, Iowa; and Norwest Financial, Inc., Des Moines, Iowa To engage in operating lease acti- vities through the acquisition of \$45 million in equipment held under operating leases by Dial Bank, Sioux Falls, SD	4-22-91 (Federal Register)

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

Application

None.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of  
CRA Public Evaluations

week ending April 5, 1991

Bank Name	City/State	Examination Date
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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

Affiliated Bankshares of Colorado, Inc. Employees Incentive Savings and Retirement Plan, Denver, Colorado, to acquire an additional 15 percent and thereby hold 24.99 percent of the outstanding voting shares of Affiliated Bankshares of Colorado, Inc., Denver, Colorado.

Not Available

**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

First Coweta Corporation, Coweta, Oklahoma, for prior approval to redeem 57 shares of its own voting common stock.

First Osmond Corporation, Osmond, Nebraska, for prior approval to redeem 100 shares of its own voting common stock.

**SECTION X - AVAILABILITY OF CRA PUBLIC EVALUATIONS**

BANK/LOCATION

EXAMINATION DATE

Union Colony Bank, Greeley, Colorado

January 2, 1991

Bank of Holden, Holden, Missouri

January 7, 1991

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF APRIL 1, 1991

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  
Dunkin Family Trust, Harlingen, TX, to acquire an  
interest in Harlingen National Bancshares, Inc.,  
Harlingen, TX

04/11/90

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

Notice by Anson Bancshares, Inc., Anson, TX,  
to redeem 51,815 shares of its preferred stock

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF APRIL 1, 1991

<u>Name of Bank</u>	<u>City &amp; State</u>	<u>Date of Examination</u>
Citizens Bank	New Braunfels, TX	11/26/90
Hutto State Bank	Hutto, TX	01/07/91
North Texas Bank & Trust	Gainesville, TX	01/22/91

\* 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 4/05/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
California Center Bank, Los Angeles, California, to establish a branch office at 1126 South Santee Street, Los Angeles, California. *	<u>Newspaper:</u> 4/30/91
Caliber Bank, Phoenix, Arizona, to establish a branch office at 4620 E. Cactus Road, Phoenix, Arizona. *	<u>Newspaper:</u> 4/19/91
Caliber Bank, Phoenix, Arizona, to establish a branch office at 1331 W. Southern Avenue, Mesa, California. *	<u>Newspaper:</u> 4/19/91
Caliber Bank, Phoenix, Arizona, to establish a branch office at 350 E. Dunlap, Phoenix, Arizona. *	<u>Newspaper:</u> 4/19/91
Verdugo Banking Company (In Organization), Glendale, California, to become a member of the Federal Reserve System. *	<u>Newspaper:</u> Not available

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

Bank of Tokyo, Tokyo, Japan, to acquire The Chicago-Tokyo Bank, Chicago, Illinois. *	<u>Newspaper:</u> 4/22/91
	<u>Fed. Reg.:</u> 4/23/91
Giant Bay Resources, Ltd., Vancouver, British Columbia, Canada, to acquire 19.62 percent of American Pacific Bank of Aumsville, Aumsville, Oregon.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 4/23/91
Desert Southwest Community Bancorp, Las Vegas, Nevada, to become a bank holding company by acquiring Nevada Community Bank, Las Vegas, Nevada. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 4/29/91
BOL Bancorp, Livermore, California, to become a bank holding company by acquiring Bank of Livermore, Livermore, California. *	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 4/30/91

FEDERAL RESERVE BANK OF SAN FRANCISCO (cont'd.)

Week ending 4/05/91

Section III - Applications Subject to Federal Register Notice Only

None

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

None

Section V - Availability of CRA Public Evaluations \*

Information about an institution's CRA evaluation may be obtained from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Concord Commercial Bank	Concord, CA	12/17/90
American Pacific State Bank	North Hollywood, CA	1/17/91

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\* Subject to CRA