

ANNOUNCEMENT  
BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

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JUN 3 9 49 AM '91  
FEDERAL RESERVE BANK  
OF CLEVELAND

H.2, 1991, No. 20

Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending May 18, 1991

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

Level of saving in the United States -- statement by  
Chairman Greenspan before the Senate Committee on  
Finance, May 16, 1991.  
Published, May 16, 1991.

**BANK HOLDING COMPANIES**

North Fork Bancorporation, Mattituck, New York -- to  
acquire Eastchester Savings Bank, Mount Vernon, New  
York.  
Approved, May 17, 1991.

**BOARD OPERATIONS**

Rules Regarding Delegation of Authority -- technical  
reorganization with delegation to the Secretary of  
the Board, with the concurrence of the General  
Counsel, of the authority to make technical  
corrections to its regulations (Docket R-0731).  
Approved, May 15, 1991.

**FORMS**

Domestic Finance Company Report of Consolidated  
Assets and Liabilities (FR 2248) -- extension.  
Approved, May 16, 1991.

Monthly Survey of Debits to Demand and Savings  
Deposit Accounts (FR 2573) -- extension.  
Approved, May 16, 1991.

Quarterly Report of Condition for a New York State  
Investment Company and its Domestic Subsidiaries  
(FR 2886a) -- extension.  
Approved, May 16, 1991.

Report of Assets of Money Market Mutual Funds  
(FR 2051a, b, c, and d) -- extension.  
Approved, May 16, 1991.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**REGULATIONS AND POLICIES**

Retail Fees and Services of Depository Institutions  
-- annual report sent to Congress.  
Approved, May 15, 1991.

**SECURITIES REGULATION**

Regulation G and U -- amendments to permit transfers  
of purpose loans secured by margin stock between  
lenders (Docket R-0730).  
Proposed, May 14, 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	Bank Independent, Sheffield, Alabama -- to establish the Food Max #78 branch - Florence Square, Cox Creek Parkway, Highways 133 and 72, Florence, Alabama. Approved, May 15, 1991.
San Francisco	California Center Bank, Los Angeles, California -- to establish a branch at 1126 South Santee Street. Approved, May 16, 1991.
San Francisco	Hanmi Bank, Los Angeles, California -- to establish a branch at 431 West Seventh Street. Approved, May 17, 1991.
New York	Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 999 Broadway Avenue, and 4747 Transit Road, Lancaster, New York. Approved, May 13, 1991.
Secretary	Trust Company Bank, Atlanta, Georgia -- to establish a limited service facility at Centerbury Court retirement facility, 3750 Peachtree Street. Approved, May 16, 1991.

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

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**BANK HOLDING COMPANIES**

Dallas Alvin Bancshares Delaware, Inc., Wilmington, Delaware -- to acquire Alvin State Bank, Alvin, Texas. Approved, May 16, 1991.

St. Louis Arvest Bank Group, Inc., Bentonville, Arkansas -- to acquire the Village South National Bank, Tulsa, Oklahoma. Approved, May 15, 1991.

Richmond BB&T Financial Corporation, Wilson, North Carolina -- to acquire Albemarle Savings and Loan Association, Elizabeth City, North Carolina. Approved, May 17, 1991.

Kansas City Citizens Bancshares Company, Chillicothe, Missouri -- to acquire Boonslick Bank, Boonville, Missouri, which was formed to acquire certain assets and assume certain liabilities of the Boonville office of the Boonslick Federal Savings and Loan Association. Approved, May 17, 1991.

Chicago Citizens Bankshares-Luxemburg, Inc., Luxemburg, Wisconsin -- to acquire Citizens State Bank-Luxemburg. Returned, May 14, 1991.

Dallas Dalhart Bancshares, Inc., Dalhart, Texas -- to acquire Citizens Savings Association, Amarillo, Texas. Permitted, May 17, 1991.

Dallas Dalhart Bancshares, Inc., Dalhart, Texas -- proposal that Citizens Savings Association, Amarillo, Texas, merge with Citizens State Bank of Dalhart, Dalhart, Texas. Approved, May 17, 1991.

Chicago First Shares, Inc., Platteville, Wisconsin -- to engage de novo in the extension of agriculture credits that are discounted to the Farm Credit Bank in St. Paul, Minnesota. Returned, May 15, 1991.

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

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**BANK HOLDING COMPANIES**

Atlanta	Middle Georgia Bankshares, Inc., Unadilla, Georgia -- to engage in collection agency activities through MGB Collections, Vienna, Georgia. Approved, May 13, 1991.
Minneapolis	Minnesota-Wisconsin Bancshares, Inc., Newport, Minnesota, MidAmerica Bancshares, Inc., and MidAmerica Bank, Maplewood, Maplewood, Minnesota -- to acquire The Battle Creek Bank, St. Paul, Minnesota. Approved, May 17, 1991.
Chicago	Prairie Bancorp, Inc., Manlius, Illinois -- to acquire Bank of Ladd, Ladd, Illinois. Approved, May 15, 1991.
Dallas	PSB Financial Corp., Many, Louisiana -- proposal that PSB Savings Bank, FSB, Coushatta, Louisiana, merge with Peoples State Bank, Many, Louisiana. Approved, May 17, 1991.
Dallas	PSB Financial Corp., Many, Louisiana -- to acquire PSB Savings Bank, Coushatta, Louisiana. Permitted, May 17, 1991.
Chicago	Sandwich Banco, Inc., DeKalb, Illinois -- to acquire Colonial Bank of Granite City, Granite City, Illinois. Approved, May 17, 1991.
Chicago	Swea City Bancorporation, Inc., Swea City, Iowa -- to acquire Tietje Insurance Services, Inc., Armstrong, Iowa. Returned, May 14, 1991.
Chicago	Valley Bancshares, Inc., Mapleton, Iowa -- to acquire Nisswa State Bank, Nisswa, Minnesota. Approved, May 16, 1991.
Staff Director BS&R	Wayne Bancorp, Inc., Jesup, Georgia -- transfer agent registration. Approved, May 14, 1991.

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

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**BANK MERGERS**

Richmond            Centura Bank, Rocky Mount, North Carolina, proposed purchase of the assets and assumption of the liabilities of the Wilmington, North Carolina, branch of Pioneer Savings Bank, Rocky Mount, North Carolina; and establishment of a branch.  
Approved, May 17, 1991.

**BANK PREMISES**

Richmond            Bank of Ripley, Ripley, West Virginia -- investment in bank premises.  
Approved, May 16, 1991.

Chicago             Bartonville Bank, Bartonville, Illinois -- investment in bank premises.  
Approved, May 16, 1991.

Richmond            Centura Bank, Rocky Mount, North Carolina -- investment in bank premises.  
Approved, May 17, 1991.

**BANKS, NATIONAL**

Minneapolis        Norwest Bank Minnesota, N.A., Minneapolis, Minnesota -- to establish Norwest Bank International Colorado.  
Approved, May 17, 1991.

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Dallas              American General Life Insurance Company of Delaware, Houston, Texas -- registration statement.  
Withdrawn, May 17, 1991.

Dallas              Farah Incorporated, El Paso, Texas -- registration statement.  
Withdrawn, May 17, 1991.

Dallas              Sears Employees Federal Credit Union Dallas, Texas -- registration statement.  
Withdrawn, May 16, 1991.

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

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**CAPITAL STOCK**

Kansas City      First Osmond Corporation, Osmond, Nebraska --  
                         redemption of shares.  
                         Approved, May 16, 1991.

**CHANGE IN BANK CONTROL**

Dallas            Community Bancorporation, Inc., Bellville, Texas --  
                         change in bank control.  
                         Permitted, May 16, 1991.

Atlanta           First Tampa Bancorporation, Inc., Tampa, Florida --  
                         change in bank control.  
                         Permitted, May 14, 1991.

Dallas            Guardian Bancshares, Inc., Houston, Texas -- change  
                         in bank control.  
                         Permitted, May 17, 1991.

Kansas City      Nichols Hills Bancorporation, Inc., Oklahoma City,  
                         Oklahoma -- change in bank control.  
                         Permitted, May 16, 1991.

**COMPETITIVE FACTORS REPORTS**

Chicago           Amcore Bank National Association, Woodstock Illinois,  
                         proposed merger with Amcore Bank Carpentersville,  
                         Carpentersville, Illinois -- report on competitive  
                         factors.  
                         Submitted, May 13, 1991.

Chicago           Amcore Bank National Association, Woodstock,  
                         Illinois, proposed merger with Amcore Bank  
                         Carpentersville, Carpentersville, Illinois --  
                         report on competitive factors.  
                         Submitted, May 13, 1991.

San Francisco    American Savings Bank, FSB, Huntington Beach,  
                         California, proposed merger with American Savings  
                         Bank, F.A., Stockton, California -- report on  
                         competitive factors.  
                         Submitted, May 16, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Cleveland	Champaign National Bank of Urbana, Urbana, Ohio, proposed purchase of certain assets and assumption of the liabilities of the Plain City, Ohio, branch of Citizens Federal Bank, F.S.B., Miami, Florida -- report on competitive factors. Submitted, May 15, 1991.
Chicago	Citizens First State Bank of Dunkirk, Dunkirk, Indiana, proposed merger with Citizens First State Bank of Hartford City, Hartford City, Indiana -- report on competitive factors. Submitted, May 13, 1991.
Chicago	Farmers & Merchants State Bank of Hale, Hale, Michigan, proposed merger with Presque Isle Bank, Rogers City, Michigan -- report on competitive factors. Submitted, May 13, 1991.
Cleveland	First Central National Bank of St. Paris, St. Paris, Ohio, proposed merger with First Central Interim National Bank -- report on competitive factors. Submitted, May 15, 1991.
Kansas City	First National Bank of Winfield, Winfield, Kansas, proposed merger with The Oxford Bank, Oxford, Kansas -- report on competitive factors. Submitted, May 15, 1991.
St. Louis	Security Bank of Mountain Grove, Mountain Grove, Missouri, proposed merger with Southern Missouri Bank, Mansfield, Missouri -- report on competitive factors. Submitted, May 17, 1991.
Atlanta	Synovus Financial Corporation, Columbus, Georgia, proposed acquisition of Athens Federal Savings Bank, Athens, Georgia -- report on competitive factors. Submitted, May 17, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Richmond Tygarts Valley National Bank of Elkins, Elkins, West Virginia, proposed merger with Community Bank & Trust, National Association, Fairmont, West Virginia -- report on competitive factors. Submitted, May 17, 1991.

**EXTENSIONS OF TIME**

San Francisco First Hawaiian, Inc., Honolulu, Hawaii -- extension to August 30, 1991, to acquire First Interstate of Hawaii, Inc. Granted, May 16, 1991.

San Francisco First Interstate Bancorp, Los Angeles, California -- extension to divest certain property. Granted, May 17, 1991.

San Francisco First Seven Day Financial, Inc., Lancaster, California -- extension to July 27, 1991, to acquire Antelope Valley Bank. Granted, May 17, 1991.

Chicago Old Second Bancorp, Inc., Aurora, Illinois -- extension to September 23, 1991, to acquire Affiliated Bank / Burlington, Burlington, Illinois. Granted, May 15, 1991.

Chicago Valley Financial Services, Inc., Mishawaka, Indiana - extension to August 13, 1991, to acquire Northern Indiana Savings Association, F.A., Chesterton, Indiana. Granted, May 14, 1991.

San Francisco Western Security Bancorp, Burbank, California -- extension to August 12, 1991, to engage de novo in certain trust activities through Oakmont Escrow, Inc., Toluca Lake, California. Granted, May 17, 1991.



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

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**INTERNATIONAL OPERATIONS**

Staff Director Bankers Trust New York Corporation, New York, New  
BS&R York -- to establish and invest in three special  
purpose financing companies in the Cayman Islands.  
Permitted, May 13, 1991.

Richmond First Wachovia International Banking Corporation,  
Winston-Salem, North Carolina -- amendment of  
articles of association to change the name to  
Wachovia International Banking Corporation.  
Approved, May 17, 1991.

Minneapolis Norwest Bank International Colorado, Minneapolis,  
Minnesota -- to establish a branch in Denver,  
Colorado.  
Approved, May 17, 1991.

**MEMBERSHIP**

Chicago Colonial Bank of Granite City, Sycamore, Illinois --  
to become a member of the Federal Reserve System.  
Approved, May 17, 1991.

Richmond New East Bank of Goldsboro, Goldsboro, North Carolina  
-- to become a member of the Federal Reserve  
System.  
Approved, May 16, 1991.

San Francisco Oak Valley Community Bank, Oakdale, California -- to  
become a member of the Federal Reserve System.  
Approved, May 17, 1991.

**RESERVE BANK SERVICES**

Director, FRBO Federal Reserve Bank of Dallas -- to offer a Canadian  
check collection service.  
Approved, May 14, 1991.

Director, FRBO Federal Reserve Bank of St. Louis -- to extend city  
and RCPC fine sort deposit deadlines and to  
introduce a premium city and premium RCPC deposit  
service.  
Approved, May 15, 1991.

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**COMPETITIVE FACTORS REPORTS**

- San Francisco U.S. Trust Company of California, National Association, Los Angeles, California, proposed merger with UST California, National Association, Los Angeles, California -- report on competitive factors.  
Submitted, May 10, 1991.
- San Francisco View Federal Bank, A.F.S.B. San Mateo, California. proposed purchase of assets and assumption of liabilities of 16 northern California branches of Western Federal Savings and Loan Association, Marina del Rey, California -- report on competitive factors.  
Submitted, May 10, 1991.
- San Francisco Washington Federal Savings and Loan Association, Seattle, Washington, proposed acquisition of First Federal Savings and Loan Association -- report on competitive factors.  
Submitted, May 10, 1991.

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

SECTION I - APPLICATIONS SUBJECT TO  
NEWSPAPER NOTICE ONLY

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet Bank of Maine, Portland, Maine to acquire certain assets and to assume the deposit liabilities of New Maine National Bank, Portland, Maine	05-28-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Fleet/Norstar Financial Group, Inc., Providence, Rhode Island (Fleet) - section 3(a)(3) application by Fleet to acquire Fleet/Norstar Holding Company, Inc., Providence, Rhode Island (Holdings); section 3(a)(1) application by Holdings to acquire Fleet National Bank of Boston, Boston, Massachusetts, Fleet National Bank of Connecticut, Hartford, Connecticut, and Fleet Bank of Connecticut	<u>Newspaper</u> 05-28-91 <u>Federal Register</u> 05-28-91

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

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

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

<u>Application</u>
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

Norstar Bank of Upstate NY, Albany, New York to merge  
with Norstar Bank of Central NY, Syracuse, New York. 1/ 6/15/91

SECTION II

Applications Subject to Both  
Newspaper and Federal Register Notice

Banco de Santander, S.A. de Credito, Santander, Spain to  
acquire up to 24.1% of the voting shares of First Fidelity  
Bancorporation, Lawrenceville, New Jersey and thereby to  
acquire indirectly First Fidelity Incorporated, Newark,  
New Jersey; Fidelcor, Inc., Rosemont, Pennsylvania;  
Merchants Bancorp, Inc., Allentown, Pennsylvania; Number  
One State Bank, Inc., Wilkes-Barre, Pennsylvania; First  
Fidelity Bank, N.A., New Jersey, Newark, New Jersey; First  
Fidelity Bank, N.A., North Jersey, Totowa, New Jersey;  
First Fidelity Bank, N.A., South Jersey, Burlington  
Township, New Jersey; Morris Savings Bank, Morristown,  
New Jersey; Fidelity Bank, N.A., Malvern, Pennsylvania;  
Merchants Bank, N.A., Allentown, Pennsylvania; Merchants  
Bank, North, Wilkes-Barre, Pennsylvania; and Fidelity Bank  
Delaware, New Castle, Delaware; Banco de Santander to  
acquire the nonbanking subsidiaries of First Fidelity  
Bancorporation. 1/ 5/31/91 2/

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Union Bank of Switzerland, Zurich, Switzerland to  
acquire Chase Investors Management Corporation,  
New York, New York and thereby to engage in investment  
advisory activities. N/A

SECTION IV

Applications Not Involving  
Public Comment

None.

Federal Reserve Bank of New York

Comment Period  
Ending Date

Availability of CRA Public Evaluations

Week Ending May 18, 1991

NAME OF BANK

EXAMINATION DATE

Chemung Canal Trust Company  
One Chemung Canal Plaza  
Elmira, New York 14902

February 4, 1991

- 
- 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

Philadelphia International Bank, Philadelphia, PA has filed a notice to establish a branch office in Houston, Texas pursuant to Section 211.4(c) of Regulation K.

4/28/91

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

Comment Period Ending Date

First Peoples Corporation, Westmont (Haddon Township), NJ, Notice filed on behalf of Jerome S. Goodman to increase his ownership of stock from 7.64% to 12.59% (as a result of acquisition of the said stock by Conwell Limited Partnership which is controlled by Mr. Goodman), pursuant to the Change in Bank Control Act of 1978.

Newspaper:  
Federal Register:

N/A\*  
N/A\*

Guaranty Bancshares Corporation, Shamokin, PA; Notice filed on behalf of John C. Tuten, Jr. and Margaret E. Tuten (husband and wife) to increase their ownership of common stock from 9.47% to 15%, pursuant to the Change in Bank Control Act of 1978.

Newspaper:  
Federal Register:

6/3/91  
N/A\*

**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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 5/17/91

Institutions

Examination Date

Liberty State Bank  
P.O. Box 327  
Mt. Carmel, PA 17851  
(717) 339-3011

1/28/91

**Applications Bulletin  
For Week Ending May 18, 1991**

**SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER**

**NOTICE ONLY**

Received application on May 13, 1991 from The Ohio Bank, Findlay, Ohio, for permission to establish a branch at 6880 North High Street, Worthington, Ohio.	* June 14, 1991
Received application on May 13, 1991 from The Fifth Third Bank, Cincinnati, Ohio, for permission to establish a branch at 34700 Vine Street, Cleveland, Ohio.	* June 9, 1991
Received application on May 13, 1991 from The Fifth Third Bank, Cincinnati, Ohio, for permission to establish a branch at 6677 Pearl Road, Cleveland, Ohio.	* June 9, 1991
Received application on May 17, 1991 from The Dollar Savings and Trust Company, Youngstown, Ohio, for permission to establish a CBCT branch at Frattaroli's Sparkle Market, 982 Fifth Street, Struthers, Ohio.	* June 16, 1991

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



**Applications Bulletin  
For Week Ending May 18, 1991**

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

NONE

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

Received request on May 15, 1991 from Ohio Citizens Bank, Toledo, Ohio, for permission to exceed its limit of investment in bank premises permitted under Section 24A of the Federal Reserve Act.

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

**AVAILABILITY OF CRA PUBLIC EVALUATIONS**  
(May 17, 1991)

The following state member banks have been examined by the Federal Reserve Bank of Cleveland for compliance with The Community Reinvestment Act. A public evaluation document is available from the bank(s) listed below. If you are interested in obtaining a copy of an evaluation document, please contact the bank(s) directly.

The Castalia Banking Company  
208 South Washington Street  
Castalia, Ohio 44824  
(419) 684-5333  
Examined: February 19, 1991

The Dime Bank  
200 Putnam Street  
Marietta, Ohio 45750  
(614) 373-0237  
Examined: February 25, 1991

The Genoa Banking Company  
801 Main Street  
Genoa, Ohio 43430  
(419) 855-8381  
Examined: February 25, 1991

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

NCNB Corporation, Charlotte, North  
Carolina, to engage in lending activities  
through its subsidiary, NCNB Capital  
Markets, Inc.

Not yet available.

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

Application

BB&T Financial Corporation, Wilson, North  
Carolina, to merge BB&T Savings Bank of  
Durham, Durham, North Carolina, with Branch  
Banking and Trust Company, Wilson, North  
Carolina, through an Oakar transaction.

BB&T Financial Corporation, Wilson, North  
Carolina, to merge BB&T Federal Savings  
Bank of High Point, High Point, North  
Carolina, with Branch Banking and Trust  
Company, Wilson, North Carolina, through  
an Oakar transaction.

BB&T Financial Corporation, Wilson, North  
Carolina, to merge BB&T Federal Savings  
Bank of Pitt County, Greenville, North  
Carolina, with Branch Banking and Trust  
Company, Wilson, North Carolina, through  
an Oakar transaction.

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations  
Week ending May 17, 1991

	<u>Examination Date</u>
The Bank of Charlotte County Main Street Phenix, Virginia	2-4-91
Hallmark Bank & Trust Company 6810 Commerce Street Springfield, Virginia	2-11-91
First Commonwealth Bank 204 West Main Street Wise, Virginia	2-12-91
County Bank of Chesterfield 10400 Hull Street Midlothian, Virginia	2-19-91
Peoples Bank of Montross Kings Highway Montross, Virginia	2-19-91

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending May 17, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Flamingo Bank Pembroke Pines, Florida To establish a branch office to be known as Flamingo Bank - Private Banking Office located at Suite 813, Concorde Executive Suites, Inc., Concorde Center I, 2875 N.E., 191st Street, Aventura, Florida.	06-15-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Gulf West Bancorp St. Petersburg, Florida 1-BHC formation, Mercantile Bank, St. Petersburg, Florida.	06-03-91 Federal Register
Interbank Holding Corporation Miami, Florida Along with its parent company, Interban Holding Company Limited, Nassau, Bahamas, to become bank holding companies by acquiring an additional 47.2 percent of Grovigate Bank, Coconut Grove, Florida, a state member bank. The acquisition will increase their total ownership to 53.33 percent.	Not yet available

Section 3 - Applications Subject to  
Federal Register Notice Only

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

Section 4 - Applications Not Subject to  
Federal Register Notice or Newspaper Notice

Application

None.

Section 10 - Availability of CRA Public Evaluations\*

Bank

Examination Date

None.

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	First of America Bank - Ann Arbor Ann Arbor, Michigan First of America Bank-Wayne Wayne, Michigan Ford-Haggerty Office, 41652 Ford Road Canton, Michigan Main Office, 35215 Michigan Avenue Wayne, Michigan Sheldon Office, 44520 Michigan Avenue Canton, Michigan*	N - 5-19-91
Branch	Security Bank St. Clair Shores St. Clair Shores, Michigan 19080 East 10 Mile Road East Detroit, Michigan*	N - 5-30-91

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	First Hanover Bancorp, Inc. Hanover, Illinois Harley L. Zeal	FR - 2-27-91 N - 5-10-91
Y-2	Readlyn Bancshares, Inc. St. Paul, Minnesota Britt Bancshares, Inc. St. Paul, Minnesota First State Bank Britt, Iowa*	FR - 5-28-91 N - **
Y-1	Monona Bankshares, Inc. Madison, Wisconsin Monona State Bank (in organization) Monona, Wisconsin*	FR - 5-20-91 N - 5-24-91
Y-1	Mansfield Bancorp, Inc. Mansfield, Illinois Peoples State Bank of Mansfield Mansfield, Illinois*	FR - 5-28-91 N - 4-6-91
Y-1	Wisconsin Financial Bancorporation, Inc. Minneapolis, Minnesota First National Bank and Trust Company of Baraboo Baraboo, Wisconsin The Bank of Edgar Edgar, Wisconsin*	FR - 5-28-91 N - **

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-1	Bank Management Group, Ltd. Manchester, Iowa First Winthrop Bancorporation, Inc. Winthrop Iowa Peoples State Bank Winthrop, Iowa*	FR - 6-5-91 N - **
Y-2	First Michigan Bank Corporation Holland, Michigan FMB-Trust and Financial Services National Association (in organization) Holland, Michigan*	FR - ** N - **

Section III - Applications Subject to Federal Registrar  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Bluestem Financial Corp. Fairbury, Illinois Bluestem Financial Services, Inc. Fairbury, Illinois	FR - 5-28-91
4(c)(8)	Marquette National Corporation Chicago, Illinois Churchville Limited Partnership Chicago, Illinois	FR - 5-31-91
Y-4	Caisse Nationale De Credit Agricole S.A. Paris, France Credit Agricole Futures, Inc. Chicago, Illinois	FR - 4-8-91
4(c)(8)	Seaway Bancshares, Inc. Chicago, Illinois Seaway Investment Management Company Chicago, Illinois	FR - **



Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>
RoS	Manhattan Bancshares, Inc. Manhattan, Illinois To redeem 1,200 shares (27.3 percent) of common stock

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 May 17, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-G.W. Jones Exchange Bank 115 West Main, Box 246 Marcellus, Michigan 49067	2/04/91
-Kingston State Bank 5854 State Street Kingston, Michigan 48741	2/04/91
-First State Bank 101 West Center Street Bourbon, Indiana 46504	2/12/91

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 17, 1991

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

- \* Section 3(a)(1) application by  
Cleveland State Bancorp, Inc.,  
Cleveland, Mississippi to acquire  
Cleveland State Bank, Cleveland,  
Mississippi

Not yet available

## SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER NOTICE

Application

End of Comment Period

None.

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

Application

End of Comment Period

Stock redemption notification by  
Montgomery Bancshares, Inc.,  
Columbia, Missouri

- \* This application is subject to CRA.

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING MAY 17, 1991

## AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>Bank Address</u>	<u>Examination Date</u>
Elliott State Bank	73 Central Park Plaza East Jacksonville, Illinois 62651	2-19-91

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>
Norwest Corporation, Mpls, MN; Norwest Financial Services, Inc., and Norwest Financial, Inc., Des Moines, IA To acquire 100% of Dial National Bank of South Dakota, Sioux Falls, SD*	6-9-91 (Newspaper)
Craig C. Wilcox To acquire control of 50% of Wilcox Bancshares, Inc., Grand Rapids, MN	Not available

Section III - Applications Subject  
to Federal Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, Minnesota To engage in general insurance agency activities through acquisition of the book of business of National Security Insurance Underwriters of Litchfield, Litchfield, Minnesota.	5-31-91

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\*Subject to CRA

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section III - Applications Subject  
to Federal Register Notice Only (Continued)

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation Minneapolis, Minnesota To engage in leasing and data processing activities through the acquisition of Prime Rate Premium Finance Corporation, Inc.; IFCO, Inc., and Agency Technologies, Inc., Fayetteville, North Carolina.	5-28-91
State Bank of Ewen Ewen, MI To redeem 7.1% of its voting shares	Not yet available

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

Application

Wilcox Bancshares, Inc.  
Grand Rapids, Minnesota  
To redeem 41.7% of its voting  
shares.

FEDERAL RESERVE BANK OF MINNEAPOLIS

Section V - Availability of  
CRA Public Evaluations

week ending May 17, 1991

Bank Name	City/State	Examination Date
The State Savings Bank	Manistique, MI	February 25, 1991
Valley Bank of Ronan	Ronan, MT	March 18, 1991

*Federal Reserve Bank of Kansas City*

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**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

Don Bodard, Shawnee, Oklahoma, for approval to acquire control of 100 percent of Americorp, Inc., Shawnee, Oklahoma.

Not Available

RMB Bancshares, Inc., Marceline, Missouri, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of Regional Missouri Bank, Marceline, Missouri.\*

Not Available

John A. O'Leary and Sidney A. Reitz, Salina, Kansas, as trustees, to control 75.38 percent of the voting shares of Luray Bankshares, Inc., Luray, Kansas.

Not Available

Charles A. and Linda Hurth, St. Cloud, Florida, for approval to retain 17.3 percent direct and indirect control of Financial Holdings, Inc., Louisville, Colorado.

May 28, 1991

Craig Reeves, Clayton, New Mexico, for prior approval to increase his proportionate ownership interest in Los Hacendados, Inc., Clayton, New Mexico, by 16.98 percent to 26.19 percent.

May 28, 1991

Viola Reeves, Clayton, New Mexico, for approval to retain 33.07 percent direct and indirect control of Los Hacendados, Inc., Clayton, New Mexico, and to increase that control to 35.51 percent.

May 28, 1991

First Lindsay Corporation, Lindsay, Oklahoma, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of First National Bank, Lindsay, Oklahoma.\*

May 28, 1991



*Federal Reserve Bank of Kansas City*

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George R. Hayden, Jr., St. Joseph, Missouri, as trustee of 10 trusts, for approval to retain 40 percent control of Buchanan County Bancshares, Inc., St. Joseph, Missouri. May 28, 1991

Allan A. Armbruster, Jr., Cozad, Nebraska, and Allan A. Armbruster, Jr., Cozad, Nebraska, as trustee for BJA Irrevocable Trust III, for prior approval to increase his proportionate control of Midwest Banco Corporation, Cozad, Nebraska, to 16.97 percent. May 31, 1991

Appleton City Bancshares, Inc., Appleton City, Missouri, for prior approval to acquire 96 percent of the voting shares of Deepwater State Bank, Deepwater, Missouri.\* May 28, 1991

Emprise Financial Corporation, Wichita, Kansas, for prior approval to acquire 95.82 percent of the voting shares of Emprise Bank, N.A., Hays, Kansas.\* May 31, 1991

**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.

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

BANK/LOCATION

EXAMINATION DATE

Bank of Southern Colorado  
P.O. Box 7194  
Pueblo West, CO 81007-0194

February 25, 1991

United Bank & Trust Co.  
P.O. Box 988  
Norman, OK 73070-0988

February 25, 1991

*Federal Reserve Bank of Kansas City*

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Wahoo State Bank  
P.O. Box 188  
Wahoo, NE 68066-0188

February 25, 1991

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF MAY 13, 1991

SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
None.	

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

<u>APPLICATION</u>	<u>** NOTICE EXP</u>
Change in Control Notice by Jack D. Sweet and Margaret D. Sweet, Dallas, TX, to acquire an interest in TB&T, Inc., Dallas, TX	05/06/91
Change in Control Notice by Allen Lamar Smith, Springhill, LA, to acquire an interest in Citizens Bankshares of Springhill, Inc., Springhill, LA	N/A
*Section 3(a)(1) application by A.N.B. Holding Company, Ltd., Terrell, TX, to acquire The American National Bank of Terrell, Terrell, TX	06/06/91
*Section 3(a)(1) application by Columbus Bancorp, Inc., Columbus, TX, to acquire Columbia Bancorp-Delaware, Inc., Wilmington, DE, and The First State Bank, Columbus, TX	06/07/91
*Section 3(a)(1) application by Columbia Bancorp-Delaware, Inc., Wilmington, DE, to acquire The First State Bank, Columbus, TX	06/07/91

SECTION III - APPLICATIONS SUBJECT TO FEDERAL REGISTER  
NOTICE ONLY

<u>APPLICATION</u>	<u>NOTICE EXP</u>
Section 4(c)(8) <u>de novo</u> notification by The First National Bankshares, Inc., Tucumcari, NM, to acquire First Security Trust Company, Tucumcari, NM (to engage in trust activities)	06/03/91

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

**APPLICATION**

None.

**SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF MAY 13, 1991**

<u>Name of Bank</u>	<u>City &amp; State</u>	<u>Date of Examination</u>
Minden Bank & Trust Company P. O. Box 400	Minden, LA 71058-0400	02-04-91
Crowell State Bank P. O. Box 359	Crowell, TX 79227	02/25/91

\* SUBJECT TO CRA.

\*\* EXPIRATION DATE IS THE DATE SPECIFIED IN THE NEWSPAPER NOTICE ONLY.

N/A - NOT AVAILABLE AT THIS TIME.

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
First Interstate Bank of California, Los Angeles, California, to establish an ATM facility within the Woolen Mill Building at Ghiradelli Square, San Francisco, CA. *	<u>Newspaper:</u> 5/20/91
Valley Bank of Nevada, Las Vegas, Nevada, to establish a branch office at Cashell and South McCarran, Reno, Nevada. *	<u>Newspaper:</u> 5/17/91

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

Berkshire Hathaway, Inc., Omaha, Nebraska, and subsidiaries to increase proportionate interest in voting shares of Wells Fargo & Company, San Francisco, California, from 9.7 to as much as 22 percent.	<u>Newspaper:</u> 6/14/91
	<u>Fed. Reg.:</u> 6/11/91

Section III - Applications Subject to Federal Register Notice Only

C.N. Bancorp, Ltd., Taipei, Taiwan, and CNB Bancorp, San Francisco, California, to engage directly in making and servicing loans.	<u>Fed. Reg.:</u> 6/05/91
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Section IV - Applications Not Subject to Federal Register Notice or Newspaper Notice

None

Section V - Availability of CRA Public Evaluations \*

Information about a particular institution's CRA evaluation may be obtained directly from the institution.

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
None		

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\* Subject to CRA