

RESEARCH LIBRARY

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

OCT 30 9 38 AM '91  
FEDERAL RESERVE BANK  
OF CLEVELAND

H.2, 1991, No. 41

Actions of the Board, its Staff, and  
Federal Reserve Banks;  
Applications and Reports Received

During the Week Ending October 12, 1991

ACTIONS TAKEN BY THE BOARD OF GOVERNORS

TESTIMONY AND STATEMENTS

Credit card disclosure -- statement by Governor LaWare before the House Subcommittee on Consumer Affairs and Coinage of the House Committee on Banking, Finance and Urban Affairs, October 9, 1991.

Authorized, October 7, 1991.

ADVISORY COUNCILS

Consumer Advisory Council.  
Announced, October 10, 1991.

BANK HOLDING COMPANIES

First Interstate BancSystem of Montana, Inc., Billings, Montana -- issuance of order denying application to acquire Commerce BancShares of Wyoming, Inc., Sheridan, Wyoming.  
Authorized, October 7, 1991.

Firststar Corporation, Milwaukee, Wisconsin, and F.W.S.F. Corporation -- to acquire Cumberland Financial Services, Inc., Edina, Minnesota, and Northwestern State Bank, Cumberland, Wisconsin.  
Approved, October 7, 1991.

ENFORCEMENT

Fairfield Financial Corporation, Fairfield, Texas -- written agreement dated October 3, 1991, with the Federal Reserve Bank of Dallas.  
Announced, October 8, 1991.

Shawmut National Corporation, Boston, Massachusetts - - written agreement dated October 1, 1991, with the Federal Reserve Bank of Boston.  
Announced, October 8, 1991.

FORMS

Monthly Survey of Selected Deposits and its Annual Supplement (FR 2042 and FR 2042A) -- extension with revision.  
Approved, October 10, 1991.

Weekly Report of Assets and Liabilities for Large U.S. Branches and Agencies of Foreign Banks (FR 2069) -- extension with revision.  
Approved, October 10, 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 HOLDING COMPANIES**

Richmond	Fidelity BancShares (N.C.), Fuquay - Varina, North Carolina - to acquire Fidelity Interim Savings and Loan Association, Inc., which was formed to acquire certain assets and assume certain liabilities of Granville Federal Savings and Loan Association, Oxford, North Carolina. Approved, October 11, 1991.
Richmond	Fidelity BancShares (N.C.), Fuquay - Varina, North Carolina -- proposal that The Fidelity Bank purchase the assets and assume the liabilities of Fidelity Interim Savings and Loan Association, Inc. Approved, October 11, 1991.
Dallas	First Amarillo Bancorporation, Inc., Amarillo, Texas -- to acquire Eighth & Taylor Corp. Returned, October 10, 1991.
Cleveland	First Western Bancorp, Inc., New Castle, Pennsylvania -- proposal that Beaver Trust Company, Beaver, Pennsylvania, purchase certain assets and assume certain liabilities of Colony Federal Savings Bank, Wexford, Pennsylvania. Approved, October 11, 1991.
Chicago	Great River Bانشares Corporation, Burlington, Iowa - - to acquire Burlington Bank and Trust. Approved, October 9, 1991.
Kansas City	Midland Financial Corporation, Newton, Kansas -- to acquire Midland National Bank. Approved, October 11, 1991.
Philadelphia	National Penn Bancshares, Inc., Boyertown, Pennsylvania -- proposal that National Bank of Boyertown purchase the assets and assume the liabilities of Sellersville Savings and Loan Association, Perkasio, Pennsylvania. Approved, October 8, 1991.

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

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**BANK HOLDING COMPANIES**

Cleveland PNC Financial Corp., Pittsburgh, Pennsylvania -- proposal that Pittsburgh National Bank and Marine Bank, Erie, Pennsylvania, purchase certain assets and assume certain liabilities of Colony Federal Savings Bank, Wexford, Pennsylvania. Approved, October 11, 1991.

St. Louis Senath Bancshares, Inc., Senath, Missouri -- to acquire Senath State Bank. Approved, October 7, 1991.

Chicago Tri - County Bancorp, Inc., Brown City, Michigan -- to acquire Tri - County Bank. Approved, October 8, 1991.

New York UJB Financial Corporation, Princeton, New Jersey -- proposal that United Jersey Bank / South, N.A., Cherry Hill, New Jersey, purchase the assets and assume the liabilities of UJB / South Interim Federal Savings Bank, which was formed to acquire certain assets and assume certain liabilities of Empire Savings Bank, FSB, Hammonton, New Jersey. Approved, October 11, 1991.

Kansas City United Missouri Bancshares, Inc., Kansas City, Missouri -- to acquire National Bank of the West, Colorado Springs, Colorado. Approved, October 11, 1991.

Kansas City 1st Premier Bancorp, Golden, Colorado -- to acquire Denver West Bank and Trust. Approved, October 10, 1991.

**BANK MERGERS**

Cleveland Beaver Trust Company, Beaver, Pennsylvania -- to acquire certain offices of Colony Federal Savings Bank, Wexford, Pennsylvania. Approved, October 11, 1991.

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

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**BANK PREMISES**

Cleveland	Beaver Trust Company, Beaver, Pennsylvania -- investment in bank premises. Approved, October 11, 1991.
Minneapolis	Northwestern Bank, Chippewa Falls, Wisconsin -- investment in bank premises. Approved, October 8, 1991.
Kansas City	Rio Grande County Bank, Del Norte, Colorado -- investment in bank premises. Approved, October 10, 1991.
Chicago	1st Source Bank, South Bend, Indiana -- investment in bank premises. Approved, October 11, 1991.

**CAPITAL STOCK**

St. Louis	Carlisle Bancshares, Inc., Little Rock, Arkansas -- redemption of shares. Approved, October 7, 1991.
St. Louis	First City Bancshares, Inc., Springfield, Missouri -- redemption of shares. Approved, October 7, 1991.
Minneapolis	Lake Elmo Bancorp, Inc., Lake Elmo, Minnesota -- redemption of shares. Approved, October 9, 1991.
Chicago	Rog - Lee Incorporated, Manson, Iowa -- redemption of shares. Approved, October 9, 1991.

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

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**CHANGE IN BANK CONTROL**

St. Louis	Bancshares of Camden, Inc., Camden, Tennessee -- change in bank control. Returned, October 7, 1991.
Kansas City	First Continental Financial, Inc., Omaha, Nebraska -- change in bank control. Permitted, October 11, 1991.
Minneapolis	Lake Elmo Bancorp, Inc., Lake Elmo, Minnesota -- change in bank control. Permitted, October 9, 1991.
Kansas City	Stapleton Investment Company, Stapleton, Nebraska -- change in bank control. Permitted, October 11, 1991.

**COMPETITIVE FACTORS REPORTS**

Kansas City	Affiliated National Bank - Loveland, Loveland, Colorado, proposed merger with Affiliated National Bank - Westlake -- report on competitive factors. Submitted, October 8, 1991.
Kansas City	BANK IV Wichita, National Association, Wichita, Kansas, proposed merger with BANK IV Topeka, National Association, Topeka; BANK IV Kansas City, National Association, Olathe; BANK IV Garden City, National Association, Garden City; BANK IV Montgomery County, National Association, Coffeyville; BANK IV Salina, National Association, Salina; BANK IV Great Bend, National Association, Great Bend; Bank IV Pittsburg, National Association, Pittsburg; BANK IV Hays, National Association, Hays; BANK IV Butler County, National Association, El Dorado; BANK IV McPherson, National Association, McPherson; BANK IV Emporia, National Association, Emporia; and BANK IV Newton, National Association, Newton, Kansas -- report on competitive factors. Submitted, October 10, 1991.
Kansas City	Bank of Bellevue, Bellevue, Nebraska, a de novo bank, proposed merger with Bank of Bellevue -- report on competitive factors. Submitted, October 8, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Community State Bank, Hanover, Kansas, proposed acquisition of the assets and assumption of the liabilities of State Exchange Bank, Barnes, Kansas -- report on competitive factors. Submitted, October 11, 1991.
San Francisco	East - West Federal Bank, A Federal Savings Bank, San Marino, California, proposed assumption of liabilities of a branch at 2732 Hyperion Avenue, Los Angeles, California, of Trust Savings Bank, A Federal Savings Bank, Arcadia, California -- report on competitive factors. Submitted, October 9, 1991.
Chicago	Farmers State Bank, Pound, Wisconsin, proposed merger with ABC Interim bank -- report on competitive factors. Submitted, October 9, 1991.
Philadelphia	First Citizens National Bank, Mansfield, Pennsylvania, proposed merger with Star Federal Savings and Loan Association, Sayre, Pennsylvania - report on competitive factors. Submitted, October 10, 1991.
Atlanta	First National Bank of Newton County, Covington, Georgia, proposed merger with Citizens Bank of Newton County -- report on competitive factors. Submitted, October 11, 1991.
Secretary	First Security Bank of Idaho, N.A., Boise, Idaho, proposed merger with The First National Bank of North Idaho, Wallace, Idaho -- report on competitive factors. Submitted, October 10, 1991.
Minneapolis	Galena State Bank and Trust Company, Galena, Illinois, proposed merger with Republic Bank of Galena -- report on competitive factors. Submitted, October 10, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

St. Louis	Mountain Grove National Bank, Mountain Grove, Missouri, proposed merger with Boatmen's National Bank of Springfield, Springfield, Missouri -- report on competitive factors. Submitted, October 8, 1991.
New York	National Bank of Stamford, Stamford, New York, proposed merger with the National Bank of Roxbury, Roxbury, New York -- report on competitive factors. Submitted, October 11, 1991.
San Francisco	Pacific Bank, National Association, San Francisco, California, proposed purchase of certain assets and assumption of certain liabilities of two branches of Western Federal Savings and Loan Association, Marina Del Ray, California -- report on competitive factors. Submitted, October 9, 1991.
Philadelphia	Penn Savings Bank, FSB, Wyomissing, Pennsylvania, proposed merger with Yardley Bank for Savings, FSB, Yardley, Pennsylvania -- report on competitive factors. Submitted, October 8, 1991.
Chicago	Peoples Bank Marycrest, Bradley, Illinois, proposed merger with Republic Bank Marycrest -- report on competitive factors. Submitted, October 9, 1991.
Cleveland	Producers Bank, Bradford, Pennsylvania, proposed merger with Marine Bank, Warren, Pennsylvania -- report on competitive factors. Submitted, October 11, 1991.
Boston	Quincy Savings Bank, Quincy, Massachusetts, proposed acquisition of certain assets and assumption of certain liabilities of the 15 Depot Street, Duxbury, Massachusetts, branch of Plymouth Five Cents Savings Bank -- report on competitive factors. Submitted, October 10, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Kansas City	Saline State Bank, Wilber, Nebraska, proposed merger with the Citizens State Bank, Dorchester, Nebraska -- report on competitive factors. Submitted, October 10, 1991.
Atlanta	SouthTrust Bank of Pinellas County, St. Petersburg, Florida, proposed merger with the Florida Bank of Commerce branch at 2363 Gulf to Bay Boulevard, Clearwater, Florida -- report on competitive factors. Submitted, October 7, 1991.
Chicago	Thompson Savings Bank, Hudson, Michigan proposed merger with United Bank of Tecumseh, Tecumseh, Michigan -- report on competitive factors. Submitted, October 10, 1991.
Chicago	United Savings Bank of Tecumseh, Tecumseh, Michigan, proposed merger with Thompson Savings Bank, Hudson, Michigan -- report on competitive factors. Submitted, October 10, 1991.

**EXTENSIONS OF TIME**

Richmond	First Virginia Bank - Colonial, Richmond, Virginia -- extension to April 24, 1992, to establish a branch at Woodlake Shopping Center, Midlothian, Virginia. Granted, October 8, 1991.
Atlanta	Kislak Financial Corporation, Miami Lakes, Florida - extension to January 14, 1992, to acquire Kislak National Bank, North Miami, Florida. Granted, October 10, 1991.



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OCTOBER 7, 1991 TO OCTOBER 11, 1991

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

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**RESERVE BANK OPERATIONS**

Director, FRBO Federal Reserve Bank of Kansas City -- to demolish  
two abandoned Bank-owned buildings in Omaha.

Approved, October 9, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Chicago                      Shelby County State Bank, Harlan, Iowa, proposed acquisition of assets and assume of liability to pay deposits of the Farmers Savings Bank, Irwin, Iowa -- report on competitive factors. Submitted, October 3, 1991.

**INTERNATIONAL OPERATIONS**

New York                      Citibank International, Miami, Florida -- to establish a branch in Los Angeles, California. Withdrawn, September 25, 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

People's Savings Newspaper 11-12-91  
Financial Corp., New  
Britain, Connecticut - Federal Register 10-17-91  
4(c)(8) application to retain a  
9.3% interest in Federal Savings Bank,  
F.S.B.\*

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

Institution Examination Date

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)

U.S. Trust Corporation, New York, New York to engage de novo through its wholly-owned subsidiary, U.S. Trust Company Limited, New York, New York in trust company and data processing activities.

SECTION IV

Applications Not Involving  
Public Comment

The Bank of New York, New York, New York to make an additional investment in BNY International Finance Corporation, New York, New York.

Availability of CRA Public Evaluations

Week Ending October 12, 1991

NAME OF BANK

EXAMINATION DATE

None.

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

Commerce Bank/Harrisburg, Camp Hill, Pa seeks 1/ approval to establish a branch to be located at Route 22 and South Mountain Road in Lower Paxton Township, PA. 11/12/91

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

Comment Period Ending Date

Mid Penn Bancorp, Inc., Millersburg, PA seeks 1/ approval to become a bank holding company by acquiring 100% of Mid Penn Bank, Millersburg, PA, pursuant to Section 3(a)(1) of the Bank Holding Company Act.

Newspaper: 11/8/91  
Federal Register: 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 10/11/91**

**Institutions**

**Examination Date**

None.

**Applications Bulletin  
For Week Ending October 12, 1991**

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

Received application on October 10, 1991, from \* November 4, 1991  
The Provident Bank, Cincinnati, Ohio, for  
permission to establish CBCT branches at the  
following locations: 2701 Madison Road,  
Cincinnati, Ohio; 801 Linn Street, Cincinnati,  
Ohio; 409 West Kemper Road, Cincinnati, Ohio;  
and 3810 Paxton Avenue, Cincinnati, Ohio.

Received Section 4(c)(8) notification on October 9, Not Yet Known  
1991, from F.N.B. Corporation, Hermitage,  
Pennsylvania, to purchase all the assets of  
Nittany Consumer Discount Company, State College,  
Pennsylvania.

Received application on October 8, 1991, from \* Not Yet Known #  
The Commercial & Savings Bank of Millersburg,  
Ohio, to merge with Millersburg Interim Bank,  
Millersburg, Ohio, pursuant to Section 18(c) of  
the Federal Deposit Insurance Act and to become  
a member of the Federal Reserve System.

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

Received Notice of Change in Bank Control on F: October 29, 1991  
September 30, 1991, from Wilbur M. Jenkins of  
his intent to acquire up to 30.73 percent of  
the outstanding shares of Georgetown Bancorp,  
Georgetown, Kentucky.

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

**Applications Bulletin  
For Week Ending October 12, 1991**

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

Received Notice of Change in Bank Control on F: November 6, 1991  
October 4, 1991, from Laurence A. Tisch;  
Preston R. Tisch; Andrew H. Tisch; Daniel R.  
Tisch; James S. Tisch; Thomas J. Tisch; and  
Tisch Foundation, Inc., all of New York, New  
York, of their intent to acquire up to 24.90  
percent of the outstanding common shares of  
Equimark Corporation, Pittsburgh, Pennsylvania.

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

Received Section 4(c)(8) application from Fifth \* November 7, 1991  
Third Bancorp, Cincinnati, Ohio, to acquire  
Pinnacle Bancorp, Inc., Middletown, Ohio.

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

NONE

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



Federal Reserve Bank of Richmond

Section I - Applications Subject to Newspaper  
Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Clifton Trust Bank, Cockeysville, Maryland, to merge with The Commercial Bank, Bel Air, Maryland.*	10-26-91
Crestar Bank, Richmond, Virginia, to establish a branch at the intersection of Staffordboro Boulevard and Garrisonville Road (State Route 610), Stafford, Virginia.*	10-28-91

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Eagle Financial Services, Inc., Berryville, Virginia, to become a bank holding company through the acquisition of Bank of Clarke County, Berryville, Virginia.*	11-3-91
Mason-Dixon Bancshares, Inc., Westminster, Maryland, to become a bank holding company through the acquisition of Carroll County Bank and Trust Company, Westminster, Maryland.*	11-7-91

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 October 11, 1991

	<u>Examination Date</u>
Heritage Bank and Trust P. O. Box 3749 Norfolk, Virginia 23514	7-29-91
Prosperity Bank & Trust Company 5803 Rolling Road Springfield, Virginia 22152	8-5-91
The Marathon Bank P. O. Box 998 Stephens City, Virginia 22655	8-5-91
F & M Bank-Martinsburg P. O. Box 928 Martinsburg, West Virginia 25401-0928	8-5-91

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 30, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
CJH Browning Bank Miami, Florida To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act.	09-22-91*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Citizens Holding Company, Inc. Talladega, Alabama 1-BHC formation, Citizens Bank of Talladega, Talladega, Alabama.	Not yet available*
Browning Partners International, Inc. Miami, Florida 1-BHC formation, CJH Browning Bank, Miami, Florida.	09-22-91* Newspaper
Fairbanco Holding Company, Inc. Fairburn, Georgia After-the-fact change in control by Madelina Longino Turner, to retain 19.07 percent of the outstanding shares of common stock.	Not yet available*
First Bancshares of St. Landry, Inc. Opelousas, Louisiana To merge with Iberia Bancshares Corporation, New Iberia, Louisiana, and thereby directly acquire its subsidiary bank, Bank of Iberia, New Iberia, Louisiana.	09-14-91* Newspaper

\*Subject to Provisions of Community Reinvestment Act.

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Evergreen Bancshares, Inc. Tallahassee, Florida To establish Evergreen Federal Interim Savings Bank, Tallahassee, Florida, to acquire certain assets and assume certain liabilities of the Tallahassee, Florida branch of Anchor Savings Bank, FSB, Hewlett, New York, pursuant to Section 4(c)(8) of the Bank Holding Company Act and the Oakar Amendment of FIRREA.	Not yet available*

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

Application

Rhea County Financial Corporation  
Spring City, Tennessee  
To redeem 10 percent of its outstanding shares of common stock.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending August 30, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

<u>Bank</u>	<u>Examination Date</u>
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	The Auburn State Bank Auburn, Indiana Citizens State Bank Waterloo, Iowa Branch at Waterloo Location*	N - **
Branch	Midwest Commerce Banking Company Elkhart, Indiana Corner of Ironwood and State Road 23 N, South Bend, Indiana*	N - **

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-2	Old Second Bancorp, Inc. Aurora, Illinois Kane County Bancshares, Inc. Elburn, Illinois Kane County Bank and Trust Co. Elburn, Illinois*	FR - 10-24-91 N - 10-21-91
Y-1	KCB Acquisition Corp. Aurora, Illinois Kane County Bancshares, Inc. Elburn, Illinois Kane County Bank and Trust Co. Elburn, Illinois*	FR - 10-24-91 N - 10-21-91
Y-1	Mahaska Investment Company Employee Stock Ownership Plan Oskaloosa, Iowa Mahaska Investment Company Oskaloosa, Iowa Mahaska State Bank Oskaloosa, Iowa The First National Bank of Sumner Sumner, Iowa*	FR - ** N - **
Y-2	West Suburban Bancorp, Inc. Lombard, Illinois LEM Bank (in organization) Mascoutah, Illinois*	FR - ** N - **

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Dace Insurance Agency Toluca, Illinois - to acquire the assets and continue to engage in insurance agency activities	FR - **
4(c)(8)	Alpha Financial Group, Inc. Minonk, Illinois Bob Bockler Insurance Agency Washburn, Illinois - to acquire the assets and continue to engage in insurance agency activities	FR - **
Y-4	Mahaska Investment Company Employee Stock Ownership Plan Oskaloosa, Iowa MIC Leasing Co. Oskaloosa, Iowa - Engage in leasing of personal property	FR - **
4(c)(8)	Mahaska Investment Company ESOP Oskaloosa, Iowa Engage in making and servicing loans through BHC	FR - **

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

<u>Type</u>	<u>Application</u>
RoS	Rainwood Corporation Omaha, Nebraska To Redeem all outstanding shares of preferred 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 October 11, 1991.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>
-Liberty Bank 815 North Water Street Milwaukee, Wisconsin 53202	7/01/91
-Millbrook-Newark Bank Route 71 and Union Street P.O. Box 2 Newark, Illinois 60541	7/08/91
-Bank of Geneva 215 East Line Street Box 278 Geneva, Indiana 46740	

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 11, 1991

## SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE

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

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

<u>Application</u>	<u>End of Comment Period</u>
* Section 3(a)(3) application by TCBankshares, Inc., North Little Rock, Arkansas to acquire The Twin City Bank, North Little Rock, Arkansas	Not yet available
Change in control notification involving Simmons First National Corporation, Pine Bluff, Arkansas by Simmons First National Corporation Employee Stock Ownership Plan, Pine Bluff, Arkansas	Not yet available

## 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>
Stock redemption notification by by Trans Financial Bancorp, Inc., Bowling Green, Kentucky	Not applicable

\* This application is subject to CRA.



# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING October 11, 1991

## AVAILABILITY OF CRA PUBLIC DISCLOSURES

<u>Bank Name</u>	<u>Bank Address</u>	<u>Examination Date</u>
First State Bank of Red Bud	P. O. Box 145 Red Bud, Illinois 62278	7-8-91

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>
Prairie Bancshares, Inc. Lester Prairie, MN To acquire 100% of Silver Lake Ban- corporation, Inc., Silver Lake, Minnesota, a obhc owning the Citizens State Bank of Silver Lake, Silver Lake, MN*	Not yet available
Wabasso Bancshares, Inc. Wabasso, MN To acquire 100% of Wabasso State Bank Wabasso, MN*	Not yet available
First Holding Company of Park River, Inc. Park River, ND To acquire 100% of the Security State Bank of Adams Adams, ND*	Not yet available
Charles Robasse To increase his ownership interest from 21.5% to 25.9% of Wabasso Bancshares, Inc., Wabasso, MN	Not yet available
Gary Marshik To increase his ownership interest from 15.76% to 20.0% of Canton Bancshares, Inc., Canton, SD (Retroactive)	Not yet available

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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>
Houghton Financial, Inc. Houghton, MI To engage <u>de novo</u> in servicing loans.	Not yet available

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

Application

Wabasso Bancshares, Inc.  
Wabasso, MN  
To redeem 16.7% of its voting  
and nonvoting shares.

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**Section V - Availability of  
CRA Public Evaluations**

**week ending October 11, 1991**

<b>Bank Name/City/State</b>	<b>Examination Date</b>	<b>Telephone #</b>
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**None.**

*Federal Reserve Bank of Kansas City*

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
Bank of Belen, Belen, New Mexico, a <u>de novo</u> bank, for prior approval for membership in the Federal Reserve System.	Not Available
First State Bank of Taos, Taos, New Mexico, for prior approval for membership in the Federal Reserve System.*	Not Available
Omnibank University Hills, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
Omnibank Southeast, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
Omnibank Parker Road, Aurora, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
Omnibank Arapahoe, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
Omnibank Leetsdale, Denver, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available
Omnibank Arvada, Arvada, Colorado, for prior approval for membership in the Federal Reserve System.	Not Available

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

<u>APPLICATION</u>	<u>COMMENT PERIOD ENDING DATE</u>
State National Bancshares, Inc., Wayne, Nebraska, for prior approval to become a bank holding company through the acquisition of 80 percent of the voting shares of The State National Bank & Trust Company, Wayne, Nebraska.*	Not Available

*Federal Reserve Bank of Kansas City*

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Stockgrowers State Banc Corporation,  
Dodge City, Kansas, for prior  
approval to become a bank holding  
company through the acquisition of 75  
percent of the voting shares of  
Stockgrowers State Bank, Ashland,  
Kansas.\*

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

None.

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

BANK/LOCATION

EXAMINATION DATE

The Merchants Bank  
Kansas City, MO 64105

May 28, 1991

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN  
APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 7, 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  
Murray C. Marie, Carthage, TX, to acquire an interest in  
Carthage Bancshares, Inc., Carthage, TX

09/27/91

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.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS  
FOR THE WEEK OF OCTOBER 7, 1991

Bank

Date of Examination

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 10/11/91

Section I - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnes Banking Co., Salt Lake City, Utah to establish a branch office at 785 Industrial Drive, Layton, Utah. *	<u>Newspaper:</u> Not available

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

Melvin F. and Laura T. Bowler, St. George, Utah, to retroactively retain 10.23 percent of First Bankshares, Inc., St. George, Utah.	<u>Newspaper:</u> Not available
	<u>Fed. Reg.:</u> 10/07/91

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

<u>Institution</u>	<u>Location</u>	<u>Examination Date</u>
Bank of Encino	17000 Ventura Boulevard Encino, CA 91316 Tel: (818) 789-9001	7/08/91
Columbia Bank	11 West Van Buren Avondale, AZ 85323 Tel: (602) 932-1155	7/22/91

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\* Subject to CRA