

RESEARCH LIBRARY

ANNOUNCEMENT

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM

Nov 6 9 50 AM '91  
Actions of the Board, its Staff, and  
the Federal Reserve Banks;  
Applications and Reports Received  
During the Week Ending October 26, 1991

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**TESTIMONY AND STATEMENTS**

The government securities market -- statement by Governor Mullins before the Subcommittee on Telecommunications and Finance of the House Committee on Energy and Commerce, October 25, 1991. Authorized, October 25, 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**

Cleveland Dollar Savings and Trust Company, Youngstown, Ohio -- to establish a customer bank communication terminal branch at 7941 Truck World Boulevard, Hubbard, Ohio.  
Approved, October 25, 1991.

**BANK HOLDING COMPANIES**

St. Louis Bancshares of Urbana, Inc., Urbana, Missouri -- to engage de novo in insurance agency activities.  
Permitted, October 24, 1991.

Kansas City Central of Kansas, Inc., Junction City, Kansas -- to acquire Central National Bank-Newton, Newton, Kansas.  
Approved, October 23, 1991.

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

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**BANK HOLDING COMPANIES**

Richmond	Crestar Financial Corporation, Richmond, Virginia -- to engage in the sale of variably denominated official payment instruments. Approved, October 24, 1991.
Minneapolis	First Bancorp, Inc., Huron, South Dakota -- to engage in general insurance activities through Stapp Insurance Agency, Newell, South Dakota, and Brunner Insurance Agency, Nisland, South Dakota. Approved, October 25, 1991.
Atlanta	Hardwick Holding Company, Dalton, Georgia -- to merge with Peoples Bartow Corporation, Cartersville, Georgia, and acquire Peoples Bank of Bartow County. Approved, October 23, 1991.
Minneapolis	Morrill Bancshares, Inc., Sabetha, Kansas -- to acquire shares of Morrill & Janes Bancshares, Inc., Hiawatha, Kansas. Approved, October 23, 1991.
Chicago	OakBanCorporation, Red Oak, Iowa -- to acquire Oakland State Bank, Oakland, Iowa. Approved, October 22, 1991.
Kansas City	Southern Colorado Holding Company, Pagosa Springs, Colorado -- to acquire Citizens Bank of Pagosa Springs. Approved, October 25, 1991.
Kansas City	Standard Bancorporation, Inc., Lincoln, Nebraska -- to acquire Standard Bank and Trust, Independence, Missouri. Approved, October 21, 1991.

**BANK PREMISES**

Chicago	Comerica Bank - Detroit, Detroit, Michigan -- investment in bank premises. Approved, October 22, 1991.
Kansas City	Friendly Bank of Oklahoma City, Oklahoma City, Oklahoma -- investment in bank premises. Approved, October 24, 1991.

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

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**CAPITAL STOCK**

Chicago	Dunlap Corporation, Slater, Iowa -- redemption of shares. Returned, October 23, 1991.
Kansas City	Morrill & Janes Bancshares, Inc., Hiawatha, Kansas -- redemption of shares. Approved, October 23, 1991.
Chicago	Rainwood Corporation, Omaha, Nebraska -- redemption of shares. Returned, October 24, 1991.
Chicago	1st Source Bank, South Bend, Indiana -- redemption of shares. Approved, October 23, 1991.

**COMPETITIVE FACTORS REPORTS**

St. Louis	Alton Banking and Trust Company, Alton, Illinois, proposed merger with The First National Bank of Brighton, Brighton, Illinois, and Bethalto National Bank, Bethalto, Illinois -- report on competitive factors. Submitted, October 24, 1991.
St. Louis	American National Bank of Vincennes, Vincennes, Indiana, proposed merger with The Patoka National Bank, Patoka, Indiana -- report on competitive factors. Submitted, October 25, 1991.
San Francisco	Bank of Pullman, Pullman, Washington, proposed merger with Farmers State Bank of Uniontown, Uniontown, Washington -- report on competitive factors. Submitted, October 23, 1991.
San Francisco	Bank of The Pacific, Longview, Washington, proposed purchase of certain assets and assumption of certain liabilities of the Cathlamet, Washington, branch of Columbia Savings Bank -- report on competitive factors. Submitted, October 23, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

San Francisco	California Federal Bank, FSB, Los Angeles, California, proposed purchase of certain assets and assumption of certain liabilities of the Costa Mesa, California, branch of Brentwood Bank of California -- report on competitive factors. Submitted, October 23, 1991.
Chicago	CFSB Bancorp, Inc., Lansing, Michigan, proposed acquisition of Union Federal Savings -- report on competitive factors. Submitted, October 22, 1991.
Dallas	First Bank, Farmersville, Texas, proposed merger with First Bank (de novo), McKinney, Texas -- report on competitive factors. Submitted, October 25, 1991.
Richmond	Home Federal Savings Bank of Eastern North Carolina, Greenville, North Carolina, proposed purchase of the Wilson, North Carolina, branch of Barclays Bank of North Carolina, Charlotte, North Carolina, and Barclays Bank PLC -- report on competitive factors. Submitted, October 25, 1991.
Boston	Lee Bank, Lee, Massachusetts, proposed transfer of the majority of its assets and all of its deposit liabilities to a subsidiary savings bank -- report on competitive factors. Submitted, October 21, 1991.
Minneapolis	MFC First National Bank, Marquette, Michigan, proposed merger with MFC First National Bank, Ispeming, Michigan -- report on competitive factors. Submitted, October 22, 1991.
New York	National Westminster Bank USA, New York, New York, proposed transfer of certain assets to Coutts & Co AG, Zurich, Switzerland, in consideration of the assumption by Coutts of certain deposit liabilities of National Westminster Bank USA -- report on competitive factors. Submitted, October 22, 1991.

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

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**COMPETITIVE FACTORS REPORTS**

Minneapolis	Rural American Bank - Isle, Isle, Minnesota, proposed merger with First National Bank of Milaca, Milaca, Minnesota -- report on competitive factors. Submitted, October 21, 1991.
Chicago	Summit Bank, Fort Wayne, Indiana, proposed merger with Summit Bank of South Bend, South Bend, Indiana -- report on competitive factors. Submitted, October 22, 1991.
Chicago	West Suburban Bank of Darien, Darien, Illinois, proposed merger with LBM Bank, Aurora, Illinois -- report on competitive factors. Submitted, October 22, 1991.
Chicago	1st Heritage Bank, Country Club Hills, Illinois, proposed merger with Heritage Bank Country Club Hills -- report on competitive factors. Submitted, October 22, 1991.

**EXTENSIONS OF TIME**

Atlanta	CBW Bancorp, Crawfordville, Florida -- extension to January 24, 1992, to acquire Citizens Bank of Wakulla. Granted, October 24, 1991.
Staff Director BS&R	Chase Bank of Maryland, Baltimore, Maryland -- extension to November 1, 1992, to divest of certain property. Granted, October 23, 1991.
St. Louis	First Arkansas Bancshares, Inc., Jacksonville, Arkansas -- extension to January 15, 1992, to engage de novo in real estate appraisal through First Arkansas Appraisal Service, Inc. Granted, October 23, 1991.
San Francisco	First Interstate Bancorp, Los Angeles, California -- extension to October 24, 1992, to divest certain property. Granted, October 24, 1991.

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

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**EXTENSIONS OF TIME**

Atlanta	North Fulton Bancshares, Inc., Roswell, Georgia -- extension to January 27, 1992, to acquire Milton National Bank. Granted, October 22, 1991.
Cleveland	Provident Bancorp, Inc., Cincinnati, Ohio -- extension to January 21, 1992, to acquire Suburban Federal Savings and Loan Association, Covington, Kentucky. Granted, October 21, 1991.
San Francisco	U.S. Bancorp, Portland, Oregon -- extensions to divest certain properties. Granted, October 22, 1991.

**MEMBERSHIP**

Richmond	New East Bank of the Albemarle, Elizabeth City, North Carolina -- to become a member of the Federal Reserve System. Approved, October 24, 1991.
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**RESERVE BANK OPERATIONS**

Director, FRBO	Federal Reserve Bank of Atlanta -- to purchase check processing equipment for Jacksonville and Birmingham Branches. Approved, October 21, 1991.
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**ACTIONS TAKEN BY THE STAFF AND THE FEDERAL RESERVE BANKS  
UNDER DELEGATED AUTHORITY**

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**BANK HOLDING COMPANIES**

St. Louis      First Tennessee National Corporation, Memphis,  
Tennessee -- proposal that First Tennessee Bank  
National Association Mississippi, Southaven,  
Mississippi, a de novo bank, acquire certain assets  
and assume the deposit liabilities of Mercantile  
Federal Savings Bank.  
Approved, October 18, 1991.

**COMPETITIVE FACTORS REPORTS**

Atlanta      Georgia Financial Corporation, Augusta, Georgia,  
proposed acquisition of Georgia Bank and Trust  
Company of Augusta -- report on competitive  
factors.  
Submitted, October 18, 1991.

**ENFORCEMENT**

Secretary      BCCI Holdings (Luxembourg) S.A., Luxembourg, and Bank  
of Credit and Commerce International S.A., Bank of  
Credit and Commerce International (Overseas)  
Limited, and International Credit and Investment  
Company (Overseas) Limited -- extension to  
November 8, 1991, regarding notices of charges  
concerning Kamal Adham, Khusro Elley, and Sayed  
Jawhary.  
Granted, October 18, 1991.

**INTERNATIONAL OPERATIONS**

Staff Director      Chase Manhattan Overseas Banking Corporation,  
BS&R      Wilmington, Delaware -- to acquire shares of Chase  
AMP Bank Limited, Sydney, Australia; to invest in  
Devon Holdings, a Delaware subsidiary of CMOBC; and  
to engage in a joint venture in Australia between  
Australian Mutual Provident Society and Devon.  
Permitted, October 18, 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

Institution

Examination Date

NONE



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

None.

SECTION III

Nonbanking Applications  
(Subject to Federal Register Notice Only)

Saban, S.A., Panama City, Republic of Panama and Republic New York Corporation, New York, New York engage de novo through Republic New York Securities Corporation, New York, New York in discount and full service securities brokerage, investment advisory, and riskless principal activities.

N/A

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.

11/12/91

SECTION IV

Applications Not Involving  
Public Comment

None.

Availability of CRA Public Evaluations

Week Ending October 26, 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**

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

Comment Period Ending Date

None.

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

None.

1/ Subject to provisions of Community Reinvestment Act.

\* N/A - not yet available.

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

For week ending 10/25/91

Institutions

Examination Date

None.

**Applications Bulletin  
For Week Ending October 26, 1991**

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

Received application on October 2, 1991,                      \* November 2, 1991  
from Minster State Bank, Minster, Ohio,  
for permission to establish a branch at  
State Route 198, Wapakoneta, Ohio.

Received application on October 24, 1991,                      \* Not Yet Known #  
from The Andover Bank, Andover, Ohio, for  
permission to establish a branch at 55  
South Chestnut, Jefferson, Ohio.

Received application on October 25, 1991,                      \* November 19, 1991  
from WesBanco Bank Wheeling, Wheeling,  
West Virginia, to acquire Bank of Follansbee,  
Follansbee, West Virginia, pursuant to  
Section 18(c) of the Federal Deposit Insurance  
Act.

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

NONE

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

NONE

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

NONE

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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>
F & M Bank-Broadway, Broadway, Virginia, for membership in the Federal Reserve System.*	11-9-91
Putnam County Bank, Hurricane, West Virginia, to establish a branch at 3058 Mount Vernon Road, Hurricane, West Virginia.*	11-18-91
Signet Bank/Virginia, Richmond, Virginia, to establish an EFT Facility at the Best Products Corporate Headquarters, 1400 Best Plaza, Richmond, Virginia.*	11-22-91

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 October 25, 1991

	<b><u>Examination Date</u></b>
The Commercial Bank 37 South Main Street Bel Air, Maryland 21014	8-19-91
Resource Bank P. O. Box 61009 Virginia Beach, Virginia 23462	8-26-91

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 25, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
1st United Bank Boca Raton, Florida To merge with Mizner Bank, Boca Raton, Florida, pursuant to Section 18(c) of the Federal Deposit Insurance Act.	11-27-91*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Mansura Bancshares, Inc. Mansura, Louisiana To merge with Cottonport Bancshares, Inc., Cottonport, Louisiana, and Cen-La Bancshares, Inc., Marksville, Louisiana, and thereby directly acquire Cottonport Bancshares' subsidiary bank, Cottonport Bank, Cottonport, Louisiana, and Cen-La Bancshares' subsidiary bank, Central Louisiana Bank & Trust Company, Marksville, Louisiana.	11-15-91* Federal Register

Section 3 - Applications Subject to Federal  
Register Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Summit Bank Corporation Atlanta, Georgia To establish Summit Interim, FSB, Atlanta, Georgia, to acquire assets and liabilities of the Tucker, Georgia branch of Tucker Federal Savings and Loan Association, Tucker, Georgia, pursuant to Section 4(c)(8) of the Bank Holding Company Act and the Oakar Amendment of FIRREA.	11-15-91*

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\*Subject to Provisions of Community Reinvestment Act.



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

Application

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 25, 1991

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending October 25, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

Bank

Examination Date

Florida First International Bank  
Post Office Box 6699  
Hollywood, Florida 33081  
(305) 985-3900

07-22-91

First Columbia Bank  
Post Office Box 211606  
Martinez, Georgia 30917  
(404) 863-2583

07-15-91

For the week ending October 12, 1991, Atlanta inadvertently published the weekly bulletin for the week ending August 31, 1991. Attached is the correct bulletin for the week ending October 12, 1991.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 11, 1991

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Commercial State Bank Orlando, Florida To establish a branch office to be known as South Seminole Office located at 6300 South Highway 17-92, Casselberry, Florida.	11-07-91*
SouthTrust Bank of Pinellas County St. Petersburg, Florida To merge with The Florida Bank of Commerce Branch, Clearwater, Florida, located at 2363 Gulf to Bay Boulevard.	10-28-91*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Barnett Banks, Inc. Jacksonville, Florida To acquire Barnett Bank of Broward County, N.A., Fort Lauderdale, Florida (in organization).	Not yet available*
Regional Investment Fund, Ltd. Tallahassee, Florida Along with its subsidiary, Regional Investment Corporation, Tallahassee, Florida (RIC), to become bank holding companies through the charter conversion of RIC's thrift subsidiary, Andrew Jackson Savings Bank, Tallahassee, Florida, which will be known as Regional Bankcorp.	Not yet available*
C&S/Sovran Corporation Atlanta, Georgia To acquire 16.6 percent of NCNB Corporation, Charlotte, North Carolina, and thereby indirectly acquire its banking and nonbanking subsidiaries.	11-08-91*

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\*Subject to Provisions of Community Reinvestment Act.

Section 3 - Applications Subject to Federal  
Register Notice Only

Application

Comment Period Ending Date

None.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending October 11, 1991

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

Application

Brannen Banks of Florida, Inc.  
Inverness, Florida  
To redeem 15.72 percent of its outstanding  
shares of common stock.

Citizens Corporation  
Eastman, Georgia  
Commitment waiver request.

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the institutions listed below became available during the week ending October 11, 1991. Information about an institution's CRA evaluation may be obtained directly from the institution.

Bank

Examination Date

Banyan Bank  
P. O. Box 4230  
Boca Raton, Florida 33429  
(407) 994-0077

07-08-91

Gulf Bank  
P. O. Box 015-299  
Miami, Florida 33101  
(305) 358-0700

07-08-91

United Bank of Pinellas  
P. O. Box 14517  
St. Petersburg, Florida 33733  
(813) 522-9434

07-08-91

The Bank of Nashville  
P. O. Drawer 3376  
Nashville, Tennessee 37219  
(615) 271-2000

07-15-91

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>
EFT	Firststar Bank Ottumwa Ottumwa, Iowa Econofood Store, 1025 N. Quincy Ottumwa, Iowa*	N - **
EFT	Firststar Bank Ottumwa Ottumwa, Iowa Quincy Place Mall, Highway 34 and Quincy Avenue Ottumwa, Iowa*	N - **
Merger/ Branch	The Auburn State Bank Auburn, Indiana Citizens State Bank Waterloo, Iowa Branch at Waterloo Location*	N - 11-7-91
Branch	Midwest Commerce Banking Company Elkhart, Indiana Corner of Ironwood and State Road 23 N, South Bend, Indiana*	N - 11-9-91
Merger/ Branch	Chemical Bank Michigan Clare, Michigan Chemical Bank Gladwin County Beaverton, Michigan 190 S. Ross Street Beaverton, Michigan*	N - **
Branch	Chemical Bank Michigan Clare, Michigan 245 E. Cedar Avenue Gladwin, Michigan*	N - **
Branch	Chemical Bank Michigan Clare, Michigan 2673 W M-61 Gladwin, Michigan*	N - **
Branch	Chemical Bank Michigan Clare, Michigan 27 E M-61 Gladwin, Michigan*	N - **
EFT	1st Source Bank South Bend, Indiana Pilgrim Place Mall 2500 North Oak Road Plymouth, Indiana*	N - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Merger/ Branch	Sanilac County Bank Deckerville, Michigan State Bank of Croswell Croswell, Michigan 65 N. Howard, Croswell, Michigan*	N - **
Branches	Sanilac County Bank Deckerville, Michigan Burtchville Township, Michigan Croswell, Michigan Detroit, Michigan Lakeport, Michigan Lexington, Michigan 5200 E. Peck Road Croswell, Michigan*	N - **

Section II - Applications Subject to Both Newspaper and Federal

Register Notice

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-1	Romy Hammes Bancorp, Inc. South Bend, Indiana Peoples Bank Marycrest Bradley, Illinois*	FR - 10-24-91 N - 10-21-91
Y-2	First Citizens Financial Corp. Charles City, Iowa Alta Vista Bancshares, Inc. Alta Vista, Iowa Alta Vista State Bank Alta Vista, Iowa*	FR - 10-29-81 N - 11-5-91
Y-2	Van Diest Investment Company Ankeny, Iowa (formerly Ankeny Investment Company) The Altoona State Bank Altoona, Iowa*	FR - 11-7-91 N - 10-24-91
Y-2	Prairie Bancorp, Inc. Manlius, Illinois Farmers State Bank of Ferris Ferris, Illinois*	FR - 11-8-91 N - 10-18-91

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-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 - 11-15-91 N - **
Y-2	Chadwick Bancshares, Inc. Chadwick, Illinois Miles Service Corporation Miles, Iowa Miles Savings Bank Miles, Iowa*	FR - ** N - **
Y-1	CBOC, Inc. Oconto Falls, Wisconsin Community Bank of Oconto County Oconto Falls, Wisconsin*	FR - ** N - **
Y-2	NBD Bancorp, Inc. Detroit, Michigan Gainer Corporation Merrillville, Indiana Gainer Bank, National Association Gary, Indiana*	FR - 11-15-91 N - **
Y-1	NBD Indiana, Inc. Detroit, Michigan Gainer Corporation Merrillville, Indiana Gainer Bank, National Association Gary, Indiana*	FR - 11-15-91 N - **

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	ABN AMRO Bank N.V. Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 10-29-91
Y-4	ABN AMRO North America, Inc. Chicago, Illinois Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 10-29-91
Y-4	ABN/AMRO Holding N.V. Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 10-29-91
Y-4	Stichting Administratiekantoor ABN/AMRO Holding Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 10-29-91
Y-4	Stichting Prioriteit ABN/AMRO Holding Amsterdam, Netherland Talman Home Federal Savings and Loan Association Chicago, Illinois	FR - 10-29-91
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - Tax Planning and Tax Preparation	FR - 10-29-91
4(c)(8)	Capital Directions, Inc. Mason, Michigan Monex Financial Services, Inc. Mason, Michigan - Consumer financial Counseling	FR - 10-31-91



Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only

Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Y-4	Comerica Incorporated Detroit, Michigan Midlantic National Bank & Trust Co./Florida Boca Raton, Florida	FR - 11-7-91
4(c)(8)	Unionbancorp, Inc. (formerly First Union Bancorporation) Streator, Illinois Uniondata Corp., Inc. Streator, Illinois	FR - 11-7-91
Y-4	First of America Bank Corporation Kalamazoo, Michigan Champion Federal Savings and Loan Association Bloomington, Illinois	FR - 11-15-91
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 - 11-15-91
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 - 11-15-91
Y-4	Mahaska Investment Company Employee Stock Ownership Plan Oskaloosa, Iowa MIC Leasing Co. Oskaloosa, Iowa - Engage in leasing of personal property	FR - 11-15-91
4(c)(8)	Mahaska Investment Company ESOP Oskaloosa, Iowa Engage in making and servicing loans through EHC	FR - 11-15-91
4(c)(8)	Mahaska Investment Company Oskaloosa, Iowa Engage in making and servicing loans through EHC	FR - 10-31-91

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register

Notice Only  
Continued

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
Y-4	Illinois Financial Services, Inc. Chicago, Illinois and Civic Federal Savings Bank Chicago, Illinois	FR - **
Y-4	Metropolitan Bancorp, Inc. Chicago, Illinois Civic Federal Savings Bank Chicago, Illinois	FR - **
Y-4	Union Bancorporation Defiance, Iowa Defiance Insurance Agency, Inc. Defiance, Iowa	FR - **

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

<u>Type</u>	<u>Application</u>
None	

N - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

# 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 25, 1991.

BANK NAME/LOCATION

EXAMINATION DATE

None

# Federal Reserve Bank of St. Louis

FOR THE WEEK ENDING OCTOBER 25, 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

None.

## 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 involving  
Steelville Community Banc-Shares, Inc.,  
Steelville, Missouri

Not applicable

# **Federal Reserve Bank of St. Louis**

**FOR THE WEEK ENDING October 25, 1991**

## **AVAILABILITY OF CRA PUBLIC DISCLOSURES**

<b><u>Bank Name</u></b>	<b><u>Bank Address</u></b>	<b><u>Examination Date</u></b>
Citizens Bank of New Haven	100 Circle Drive New Haven, Missouri 63068	7-22-91

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Security Bank Minnesota Albert Lea, MN To relocate a branch in Austin, MN	Not yet available

**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*	11-7-91 (Federal Register)
Gary Marshik To increase his ownership interest from 15.76% to 20.0% of Canton Bancshares, Inc., Canton, SD (Retroactive)	11-7-91 (Federal Register)
Garwin McNeilus; Denzil McNeilus and McNeilus Financial, Inc. To acquire control of 37.75%; 37.75% and 24.50%, respectively, of Mower Agency, Inc., Austin, MN	Not yet available
The Merchants Holding Company Winona, MN To acquire 28.72% of Bank of Melrose, Melrose, WI*	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.	11-7-91
Norwest Corporation Minneapolis, MN Through Crop Hail Management proposes to acquire certain assets of Allied Crop Agency, Inc., Des Moines, IA	11-4-91
Kimberly Leasing Corporation Augusta, WI To engage in community development through the acquisition of Island Place Limited Partnership, Augusta, WI.	Not yet available
Norwest Corporation, Mpls, MN; Norwest Financial Services, Inc., Des Moines, IA; Norwest Financial, Inc., Des Moines, IA, to engage in consumer finance activities through the acquisition of certain assets of Southern Mortgage & Finance Corporation, Las Vegas, New Mexico.	Not yet available

**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 October 25, 1991**

<b>Bank Name/City/State</b>	<b>Examination Date</b>	<b>Telephone #</b>
<b>Security Bank &amp; Trust Co. Webster, SD</b>	<b>July 29, 1991</b>	<b>(605) 345-3306</b>



*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>
First State Bank of Taos, Taos, New Mexico, 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>
William March, Omaha, Nebraska, for prior approval to increase his ownership in Bank Management, Inc., Wahoo, Nebraska, by 24.46 percent to 71.26 percent.	Not Available
United Missouri Bancshares, Inc., Kansas City, Missouri, for prior approval to acquire 100 percent of the voting shares of Columbine National Bank, Denver, Colorado, and 100 percent of the voting shares of Columbine National Bank's parent, Village Corporation, Denver, Colorado.*	Not Available
J. Douglas & Barbara R. Lasater, Beaver, Oklahoma, to increase ownership by 6.6 percent to 29.5 percent; Larry E. & Leta Mikles, Turpin, Oklahoma to increase ownership by 6.7 percent to 29.5 percent; and Charles & Karen Weber, Beaver, Oklahoma to increase ownership by 6.8 percent to 29.6 percent of Beaver Bancorp, Inc., Beaver, Oklahoma.	Not Available
James M. Greenbaum, Palm Springs, California, et. al., to acquire 100 percent of the voting shares of First Denver Corporation, Fort Collins, Colorado.	Not Available

*Federal Reserve Bank of Kansas City*

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Crosswhite Bankshares, Inc., Denver,  
Colorado, for prior approval to  
acquire 80 percent of the voting  
shares of Cripple Creek  
Bancorporation, Inc., Cripple Creek,  
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

None.

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

BANK/LOCATION

EXAMINATION DATE

Omnibank Iliff  
13693 East Iliff Ave  
Aurora, CO 80014-1318

July 24, 1991

Century Bank Academy at Hancock  
P.O. Box 15688  
Colorado Springs, CO 80935-5688

July 29, 1991

First State Bank of Hotchkiss  
P.O. Box 38  
Hotchkiss, CO 81419

July 29, 1991

United Nebraska Bank  
P.O. Box 220  
North Platte, NE 69103

July 29, 1991

\*Application is subject to CRA.

FEDERAL RESERVE BANK OF DALLAS APPLICATIONS BULLETIN

APPLICATIONS AND NOTIFICATIONS FILED DURING THE WEEK OF OCTOBER 21, 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  
Carlos Hank Rohn, Lomas Virreyes, Mexico, to acquire an  
interest in Laredo National Bancshares, Inc., Laredo, TX

91/10/25

Change in Control Notice by  
Clear Lake National Bank Employee Stock Ownership Plan  
and Trust, Houston, TX, to acquire an interest in  
Hometown Bancshares, Inc., Houston, TX

N/A

Change in Control Notice by  
Union Carbide Corporation, Danbury, CT, through Benefit  
Capital Management Corporation, Danbury, CT, as investment  
manager for The Prudential Insurance Company of America,  
separate account No. VCA-GA-5298, Danbury, CT, to acquire  
19.48 percent; and Union Carbide Corporation, Danbury, CT,  
through Benefit Capital Management Corporation, as investment  
manager for Manufacturers Hanover Trust Company, as trustee  
for the Retirement Program Plan for employees of Union Carbide  
Corporation, Danbury, CT, and its participating subsidiary  
companies, to acquire 1.95 percent in Ford Bank Group, Inc.,  
Lubbock, TX

N/A

Change in Control Notice by  
Bruce A. Craig, Lumberton, TX; Gary R. Mason, Newburg, MD;  
Manuel S. Cockburn, La Plata, MD; and Fredrick Henry Goodman,  
Kountze, TX, to acquire an interest in Bancwell Financial  
Corporation, Wells, TX

N/A

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 21, 1991

Bank

Date of Examination

Citizens Bank and Trust Company  
P. O. Box 150  
Baytown, Texas 77520

07/15/91

\* 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 10/25/91

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 yet published.

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

Cowlitz Bancorporation, Longview, Washington, to become a bank holding company through the acquisition of 100 percent of the Cowlitz Bank, Longview, Washington.	<u>Newspaper:</u> 11/21/91 <u>Fed. Req.:</u> Not Available
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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 \*

The CRA public evaluations of the institution below became available during the week ending October 25, 1991. Information about a particular institution's CRA evaluation may be obtained directly from the institutions.

<u>Institution</u>	<u>Address</u>	<u>Examination Date</u>
Northrim Bank	P. O. Box 241489 Anchorage, Alaska 99524-1489 Phone: (907) 562-4666	07/15/91

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\* Subject to CRA