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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks:  
Applications and Reports Received*

*No. 33*

*Week Ending August 16, 1997*

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*Board of Governors of the Federal Reserve System, Washington, DC 20551*

**ACTIONS TAKEN BY THE BOARD OF GOVERNORS**

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**FORMS**

Report of Terms of Credit Card Plans (FR 2572) -- notice of information collection under Regulations on Controlling Paperwork Burdens on the Public.  
- Approved, August 15, 1997

**REGULATIONS AND POLICIES**

Regulation E -- revisions to implement amendments that exempt needs-tested electronic benefit transfer (EBT) programs established or administered by state or local governments from the Electronic Fund Transfer Act.  
- Approved, August 11, 1997

H.2

August 10, 1997 to August 16, 1997

**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; RBOPS - Reserve Bank Operations and Payment Systems; IF - International Finance; OSDM - Office of Staff Director for Management

**BANK BRANCHES, DOMESTIC**

**San Francisco**

Bank of Casa Grande Valley, Casa Grande, Arizona -- to establish a branch at 161 West Oak Street, Globe, Arizona.  
- Approved, August 15, 1997

**Richmond**

F & M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 8432 Old Keene Mill Road, Springfield, Virginia.  
- Approved, August 11, 1997

F & M Bank-Northern Virginia, Fairfax, Virginia -- to establish a branch at 3829 South George Mason Drive, Falls Church, Virginia.  
- Approved, August 11, 1997

**Chicago**

First American Bank, Carpentersville, Illinois -- to establish a branch at the intersection of Roosevelt Road and Bakerhill Road, Glen Ellyn, Illinois.  
- Approved, August 12, 1997

**Atlanta**

Metro Bank of Dade County, Miami, Florida -- to establish a branch at 4820 North Federal Highway, Lighthouse Point, Florida.  
- Approved, August 14, 1997

**Chicago**

NBD Bank, Detroit, Michigan -- to establish a branch at Model T Plaza, 14100 Woodward Avenue, Highland Park, Michigan.  
- Approved, August 12, 1997

**Atlanta**

Suntrust Bank, Atlanta, Georgia -- to establish a branch at 1000 Peachtree Industrial Boulevard, Suwanee, Georgia.  
- Approved, August 15, 1997

August 10, 1997 to August 16, 1997

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

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Richmond

Triangle Bank, Raleigh, North Carolina -- to establish a branch in the Winn Dixie Store at Clayton Crossing, 11407 Highway 70 West, Clayton, North Carolina.  
- Approved, August 15, 1997

**BANK HOLDING COMPANIES**

Secretary

Bank of New York Company, Inc., New York, New York -- to acquire through Bank of New York, New York, New York, and BNY Western Trust Company, Los Angeles, California, assets relating to the institutional custody business of Wells Fargo Bank, N.A., and Wells Fargo Bank (Texas) N.A.; and to acquire assets relating to the corporate trust and agency business of certain subsidiaries of NationsBank, N.A., Charlotte, North Carolina.  
- Approved, August 14, 1997

St. Louis

Cabot Bankshares, Inc., Cabot, Arkansas -- to acquire at least 7.7 percent of the shares of Capital Bank, Little Rock, Arkansas, a proposed de novo bank.  
- Approved, August 14, 1997

Director, BS&R

Caisse des Depots et Consignations, Paris, France -- request for relief from a notice requirement.  
- Approved, August 14, 1997

Dallas

Chaparral Bancshares, Inc., Richardson, Texas, and Chaparral Bancshares, Inc., Dover, Delaware -- to acquire Van Alstyne Financial Corporation, Van Alstyne, Texas, and First National Bank of Van Alstyne.  
- Approved, August 13, 1997

Kansas City

Commerce Bancshares, Inc., Kansas City, Missouri, and CBI-Kansas, Inc. -- to acquire CNB Bancorp, Inc., Independence, Kansas.  
- Approved, August 14, 1997

August 10, 1997 to August 16, 1997

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

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Kansas City

Community First Bancshares, Inc., Butler, Missouri -- to acquire Citizens Bank, Appleton City, Missouri.  
- Approved, August 14, 1997

Cleveland

F.N.B. Corporation, Hermitage, Pennsylvania -- to acquire shares of Sun Bancorp, Selinsgrove, Pennsylvania.  
- Approved, August 14, 1997

Chicago

First National Bancshares, Inc., East Lansing, Michigan -- to engage de novo in lending activities through Finance Company of North America, LLC.  
- Permitted, August 12, 1997

St. Louis

First National Bank, Searcy, and First Bank of Arkansas, Jonesboro, both in Arkansas -- to invest in the capital stock and participate in the credit card program of Security Bankcard Center, Inc., Norman, Oklahoma.  
- Approved, August 15, 1997

Atlanta

Gulf West Banks, Inc., St. Petersburg, Florida -- request for waiver of application to acquire Citizens National Bank and Trust Company, Port Richey, Florida.  
- Granted, August 15, 1997

New York

HSBC Holdings plc, London, England; HSBC Finance (Netherlands) Limited, Amsterdam, the Netherlands; and HSBC Holdings BV, Amsterdam -- to acquire through HSBC Securities, Inc., New York, New York, an office of NatWest Securities Corporation, New York, New York, and provide financial and investment advisory services.  
- Approved, August 11, 1997

Chicago

Marengo Bancshares, Inc., Marengo, Illinois -- to acquire Prarie State Bank.  
- Returned, August 14, 1997

August 10, 1997 to August 16, 1997

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

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Minneapolis

Marquette Bancshares, Inc., Minneapolis, Minnesota -- to acquire Marquette Bank Rochester, National Association, Rochester, Minnesota.  
- Approved, August 14, 1997

Chicago

Northern Bankshares, Inc., McFarland, Wisconsin -- to extend its lending authority.  
- Returned, August 13, 1997

Minneapolis

Northwest Wisconsin Bancorp, Chippewa Falls, Wisconsin, and BCB Bancorp -- to engage de novo in data processing activities through Heartland Data Center, Inc., Cameron, Wisconsin.  
- Permitted, August 14, 1997

Minneapolis

Norwest Corporation, Minneapolis, Minnesota; Norwest Financial Services, Des Moines, Iowa; and Norwest Financial, Inc. -- to acquire certain assets of Family Loan, Inc., Stockbridge, Georgia.  
- Approved, August 13, 1997

Atlanta

P.C.B. Bancorp, Inc., Largo, Florida -- to acquire Anchor Savings Bank, F.S.B., St. Petersburg, Florida, and engage in operating a savings association.  
- Approved, August 13, 1997

Atlanta

Peoples Community Bancshares, Inc., Colquitt, Georgia -- to acquire Farmers Bank of Malone, Malone, Florida.  
- Approved, August 14, 1997

St. Louis

Progress Bancshares, Inc., Sullivan, Missouri -- to acquire Progress Bank of Sullivan, Sullivan, Missouri, a proposed de novo bank.  
- Approved, August 15, 1997

August 10, 1997 to August 16, 1997

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

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New York

Royal Bank of Canada, Montreal, Canada -- to acquire through Integrion Financial Network, LLC, Atlanta, Georgia, certain assets and liabilities of VISA Interactive, Inc., and engage in data processing and data transmission services.  
- Approved, August 14, 1997

✕ Boston

Sandwich Bancorp, Inc., Sandwich, Massachusetts -- to acquire Sandwich Co-operative Bank.  
- Permitted, August 12, 1997

Chicago

Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, the Netherlands; Stichting Prioriteit ABN AMRO Holding; ABN AMRO Holding N.V.; ABN AMRO Bank N.V.; and ABN North America, Inc., Chicago, Illinois -- to acquire through Integrion Financial Network, LLC, Atlanta, Georgia, the assets and certain of the liabilities of VISA Interactive, Inc., and provide remote banking and bill payment services to banking customers of financial institutions.  
- Approved, August 14, 1997

Director, BS&R

Wachovia Corporation, Winston-Salem, North Carolina -- waiver of remainder of the 45-day notification period to invest in WSH Holdings, Ltd., Cayman Islands.  
- Granted, August 15, 1997

**BANK MERGERS**

Philadelphia

Ambassador Bank of the Commonwealth, Allentown, Pennsylvania -- to merge with Wilbur Savings Bank, Bethlehem, Pennsylvania.  
- Approved, August 14, 1997

Kansas City

CBI-Kansas, Inc., Kansas City, Missouri -- to merge with CNB Bancorp, Inc., Independence, Kansas.  
- Approved, August 14, 1997

August 10, 1997 to August 16, 1997

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

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St. Louis

Citizens Bank, New Haven, Missouri -- to establish a branch at 2245 West Osage, Pacific, Missouri.  
- Approved, August 15, 1997

Kansas City

Community Bank & Trust, Neosho, Missouri -- to merge with Citizens State Bank, Galena, Kansas, and establish branches at 215 East 7th Street, Galena, and 3rd and Military, Riverton, Kansas.  
- Approved, August 12, 1997

Atlanta

Hibernia Corporation, New Orleans, Louisiana -- to merge with Unicorp Bancshares-Texas, Inc., Orange, Texas, and acquire OrangeBank.  
- Approved, August 14, 1997

Cleveland

Provident Bank, Cincinnati, Ohio -- to merge with Provident Bank of Kentucky, Alexandria, Kentucky, and establish branches.  
- Approved, August 14, 1997

**BANKS, NONMEMBER, AND MISCELLANEOUS INSTITUTIONS**

Kansas City

MidFirst Bank, Oklahoma City, Oklahoma -- registration as margin stock lender under Regulation G.  
- Approved, August 12, 1997

**BANKS, STATE MEMBER**

Secretary

Compass Bank, Jacksonville, Florida -- to exercise fiduciary powers.  
- Approved, August 15, 1997

**CAPITAL STOCK**

Kansas City

Community Bancshares of Alva, Inc., Alva, Oklahoma -- redemption of shares.  
- Approved, August 12, 1997



August 10, 1997 to August 16, 1997

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

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**CHANGE IN BANK CONTROL**

Kansas City

Clatonia Bancshares, Inc., Clatonia, Nebraska -- change in bank control.  
- Permitted, August 13, 1997

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- change in bank control.  
- Permitted, August 13, 1997

Kansas City

First Community Bancshares, Inc., Kansas City, Kansas -- change in bank control.  
- Permitted, August 14, 1997

Chicago

Home Financial Bancorp, Spencer, Iowa -- change in bank control.  
- Permitted, August 11, 1997

Atlanta

JBC Bancshares, Jasper, Georgia -- change in bank control.  
- Permitted, August 15, 1997

**COMPETITIVE FACTORS REPORTS**

Philadelphia

Bank of Delmar, N.A., Seaford, Delaware -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of two branches of Mellon Bank (DE), N.A., Wilmington, Delaware.  
- Submitted, August 12, 1997

Secretary

Eldorado Savings Bank, Placerville, California -- report on competitive factors of the proposed acquisition of certain assets and assumption of certain liabilities of a branch of Bank of America National Trust and Savings Association in Lone Pine, California.  
- Submitted, August 11, 1997

August 10, 1997 to August 16, 1997

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

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St. Louis

First National Bank of Salem, Salem, Missouri -- report on competitive factors of the proposed merger with Mercantile Bank of Central Missouri, Washington, Missouri.

- Submitted, August 11, 1997

Dallas

Homestead Bank, S.S.B., College Station, Texas -- report on competitive factors of the proposed merger with Planters Acquisition Bank, Hearne, Texas.

- Submitted, August 13, 1997

New York

Independence Savings Bank, Brooklyn, New York -- report on competitive factors of the proposed merger with Independence Community Bank Corp.

- Submitted, August 12, 1997

Atlanta

Indian Rocks State Bank, Largo, Florida -- report on competitive factors of the proposed merger with Southwest Interim Bank, National Association.

- Submitted, August 13, 1997

St. Louis

National City Bank of Evansville, Evansville, Indiana -- report on competitive factors of the proposed purchase of the assets and assumption of the liabilities of the Mt. Vernon, Indiana, branch of First Federal Savings Bank.

- Submitted, August 15, 1997

Dallas

Peoples Bank & Trust, Minden, Louisiana -- report on competitive factors of the proposed merger with First State Bank & Trust Company, Haynesville, Louisiana.

- Submitted, August 14, 1997

St. Louis

Peoples First National Bank & Trust Co., Paducah, Kentucky -- report on competitive factors of the proposed purchase of certain assets and assumption of the liabilities of the Benton, Kentucky, branch of Republic Bank & Trust Company, Louisville, Kentucky.

- Submitted, August 14, 1997

August 10, 1997 to August 16, 1997

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

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Dallas

Planters and Merchants State Bank of Hearne, Hearne, Texas -- report on competitive factors of the proposed merger with Homestead Bank, S.S.B., College Station, Texas.

- Submitted, August 13, 1997

Chicago

St. Francis Bank, F.S.B., Milwaukee, Wisconsin -- report on competitive factors of the proposed merger with Bank Wisconsin, Kewaskum, Wisconsin.

- Submitted, August 12, 1997

Philadelphia

Sovereign Bank, Federal Savings Bank, Wyomissing, Pennsylvania -- report on competitive factors of the proposed purchase of certain assets and assumption of certain deposit liabilities of Fleet Financial Group, Inc., Boston, Massachusetts.

- Submitted, August 12, 1997

Chicago

Suburban Bank & Trust Company, Elmhurst, Illinois -- report on competitive factors of the proposed merger with Southwest Financial Bank & Trust Company, Orland Park, Illinois.

- Submitted, August 13, 1997

Philadelphia

Sun National Bank, Vineland, New Jersey -- report on competitive factors of the proposed acquisition of eleven branches of the Bank of New York, New York, New York.

- Submitted, August 12, 1997

St. Louis

Union Planters Bank of Central Mississippi, Jackson, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of the deposit liabilities of fourteen branches of Magnolia Federal Bank for Savings, Hattiesburg, Mississippi.

- Submitted, August 14, 1997

August 10, 1997 to August 16, 1997

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

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St. Louis

Union Planters Bank of Mississippi, Grenada, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of the deposit liabilities of the Grenada branch of Magnolia Federal Bank for Savings, Hattiesburg, Mississippi.

- Submitted, August 14, 1997

St. Louis

Union Planters Bank of Northwest Mississippi, Clarksdale, Mississippi -- report on competitive factors of the proposed purchase of certain assets and assumption of the deposit liabilities of five branches of Magnolia Federal Bank for Savings, Hattiesburg, Mississippi.

- Submitted, August 14, 1997

Atlanta

Union Planters Bank of Southern Mississippi, Hattiesburg, Mississippi -- report on competitive factors of the proposed merger with Magnolia Federal Bank for Savings, Hattiesburg, Mississippi.

- Submitted, August 13, 1997

**EXTENSIONS OF TIME**

San Francisco

BankAmerica Corporation, San Francisco, California -- extension to divest certain property.

- Granted, August 14, 1997

Richmond

Botetourt Bankshares, Inc., Buchanan, Virginia -- extension to December 19, 1997, to acquire Bank of Botetourt.

- Granted, August 14, 1997

Atlanta

First Commerce Corporation, New Orleans, Louisiana -- extension to November 29, 1997, to engage in community development investment activities through 150 Baronne Street Limited Partnership.

- Granted, August 12, 1997

August 10, 1997 to August 16, 1997

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

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**Chicago**

St. Cloud Bancshares, St. Cloud, Wisconsin -- extension to November 7, 1997, to acquire State Bank of St. Cloud.  
- Granted, August 12, 1997

**San Francisco**

Shizuoka Bank, Ltd., Tokyo, Japan -- extension to August 29, 1997, to file certain information in the Annual Report of Foreign Banking Organizations (FR Y-7).  
- Granted, August 14, 1997

**Richmond**

Signet Banking Corporation, Richmond, Virginia -- extension to divest certain property.  
- Granted, August 14, 1997

**Atlanta**

Southern Security Financial Corporation, Hollywood, Florida -- extension to November 22, 1997, to acquire Southern Security Bank Corporation.  
- Granted, August 11, 1997

**St. Louis**

Union Bank of Illinois, Swansea, Illinois -- extension to February 15, 1997, to relocate branches at 200 Collinsville Avenue and St. Louis Avenue at Eighth Street to one branch at 350 River Park Drive, all in East St. Louis, Illinois.  
- Granted, August 15, 1997

**MEMBERSHIP**

**Kansas City**

City Bank, Weatherford, Oklahoma -- to become a member of the Federal Reserve System.  
- Approved, August 14, 1997

**REGULATIONS AND POLICIES**

**Secretary**

Systems of Records -- to combine two systems of records (BGFRS-7 and BGFRS-8) and to make certain amendments.  
- Proposed, August 14, 1997

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

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**BANK BRANCHES, DOMESTIC**

New York

Bank of New York, New York, New York -- to establish branches at King Kullen Supermarkets at 88 Veterans Highway, Commack, and 455 Park Avenue, Lindenhurst, New York.

- Approved, August 4, 1997

**EXTENSIONS OF TIME**

Cleveland

BNB Bancorp, Brookville, Ohio -- extension to November 15, 1997, to acquire Brookville National Bank.

- Granted, August 5, 1997

FEDERAL RESERVE BANK OF BOSTON APPLICATIONS

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>
	NONE	

SECTION III - APPLICATIONS SUBJECT TO  
FEDERAL REGISTER NOTICE ONLY

<u>Application</u>		<u>Comment Period Ending Date</u>
UST Corp., Boston, Massachusetts - 4(c)(8) notification to acquire Firestone Financial Corp., Newton, Massachusetts	<u>Federal Register</u>	09/15/97

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

<u>Application</u>	
	NONE

SECTION V - AVAILABILITY OF CRA PUBLIC EVALUATIONS

<u>Institution</u>	<u>Examination Date</u>	<u>Rating**</u>
		NONE

\*Subject to CRA.

\*\*Rating Definitions: "O" - Outstanding; "S" - Satisfactory; "N" - Needs to Improve; "SN" - Substantial Noncompliance

## SECTION VI - APPLICATIONS BULLETIN

Effective April 21, 1997, information regarding the comment periods associated with applications and notices submitted to the Federal Reserve Bank of Boston for processing under section 3 and 4(c)(8) of the Bank Holding Company Act of 1956, as amended, will be available 24 hours a day by calling the following toll-free number 1-800-896-9480.

## SECTION VII - CRA EXAMINATION SCHEDULED

Examinations may have to be scheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

The Federal Reserve Bank of Boston does not have any institutions scheduled to be examined for CRA during the fourth quarter of 1997.



**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)**

None.

**SECTION IV**

**Applications Not Involving  
Public Comment**

None.

**SECTION V**

**Availability of CRA Public Evaluations**

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following group:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate- income neighborhoods, in a manner consistent with its resources and capabilities.

**Week Ending August 16, 1997**

<b><u>NAME OF BANK</u></b>	<b><u>RATING</u></b>	<b><u>EXAMINATION DATE</u></b>
None		

**SECTION VI**

**CRA Examinations Scheduled to Begin in Fourth Quarter 1997**

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in the published schedule, as shown above, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Comments should be sent to the attention of: Ms. Assunta Muglia, Examining Officer, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045.

Alden State Bank  
13216 Broadway (Route 20)  
Alden, NY 14004

Peapack-Gladstone Bank  
P.O. Box 178  
Gladstone, NJ 07934

First State Bank  
3 Main Street  
Canisteo, NY 14823

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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.
  - 4/ Date specified in Federal Register notice; a later date may be specified in the newspaper notice.
- N/A - Not Available

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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

NONE

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

NONE

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

NONE

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

NONE

**FEDERAL RESERVE BANK OF PHILADELPHIA**

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**SECTION V - 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 August 15, 1997.

**Identification of Ratings**

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs.**

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs.**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs.**

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs.**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<b><u>Bank/Location</u></b>	<b><u>Examination Date</u></b>	<b><u>CRA Rating</u></b>
United Bank of Philadelphia 714 Market Street Philadelphia, PA. 19106	3/31/97	Outstanding

SECTION VI - CRA EXAM SCHEDULE

(October 1, 1997 to December 30, 1997)

"Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination."

Bank Name	RSSD#
First Bank of Philadelphia 1401 Walnut Street Philadelphia, PA 19102	884312
Ambassador Bank 4127 Tilghman Street Allentown, PA 18104	1496020
Miners Bank of Lykens 550 Main Street Lykens, PA 17048	962715

**District**  
**Federal Reserve Bank of Cleveland**  
**Applications and notifications filed during the week ending 8/16/97**

**Section I - Applications subject to newspaper notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	<i>NONE</i>	

Footnotes

**Section II - Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8	<i>Notice by Community Holding Company, Inez, KY received on 8/12/97 to acquire Inez Deposit Bank, F.S.B., Inez, KY</i>	<i>*NP: *9/6/97</i>

Footnotes

**Section III - Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	<i>NONE</i>	

Footnotes

**Section IV - Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
	<i>NONE</i>	

Footnotes

**Section V - Availability of CRA public evaluations**

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*Description of the CRA Goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.*

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA.:

- Outstanding**
- Satisfactory**
- Needs to Improve**
- Substantial noncompliance**

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<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
	<i>NONE</i>			

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Footnotes

**Section VI - CRA examinations scheduled for Fourth Quarter of 1997**

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<i>Institution</i>	<i>Location</i>
<b>Andover Bank</b>	P.O. Box 1300, Public Square, Andover, OH 44003-1300
<b>Bank of Corning Company</b>	P.O. Box 428, N. Valley Street, Corning, OH 43730-0428
<b>Commercial &amp; Savings Bank Co.</b>	P.O. Box 50, 194 W. Main Street, Cortland, OH 44410-0098
<b>Fifth Third of Northeastern Ohio</b>	1404 E. Ninth Street, Cleveland, OH 44114
<b>Genoa Banking Company</b>	P.O. Box 98, 801 Main Street, Genoa, OH 43430-0098
<b>Hamler State Bank</b>	P.O. Box 358, 210 Randolph Street, Hamler, OH 43524-0358
<b>Hocking Valley Bank</b>	P.O. Box 4847, 7 W. Stimson, Athens, OH 45701-4847
<b>The Citizens Banking Company</b>	P.O. Box 5016, 100 E. Water Street, Sandusky, OH 44871-5016
<b>The Corn City State Bank</b>	P.O. Box 197, 120 W. Main Street, Deshler, OH 43516-0197
<b>The Cortland Savings &amp; Banking Co.</b>	P.O. Box 98, 194 W. Main Street, Cortland, OH 44410-0098
<b>The Custar State Bank</b>	P.O. Box 127, Main Street, Custar, OH 43511-0127
<b>The Farmers Citizen Bank</b>	P.O. Box 567, Washington Square, Bucyrus, OH 44820-0567
<b>The Metamora State Bank</b>	P.O. Box F, 120 E. Main Street, Metamora, OH 43540-0270
<b>The Minster State Bank</b>	P.O. Box 90, 96 W. Fourth Street, Minster, OH 45865-0090
<b>The Provident Bank</b>	1 E. 4th Street, Cincinnati, OH 45202
<b>Towne Bank</b>	P.O. Box 202, 610 E. South Boundary, Perrysburg, OH 43551

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Footnotes



Federal Reserve Bank of Richmond

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>
Calvin B. Taylor Bankshares, Inc., Berlin, Maryland, to acquire Calvin B. Taylor Bank of Delaware, Ocean View, Delaware (in organization).*	9-15-97**

Section III - Applications Subject to Federal Register Notice

<u>Application</u>	<u>Comment Period Ending Date</u>
NationsBank Corporation, Charlotte, North Carolina; First Union Corporation, Charlotte, North Carolina; First Citizens BancShares, Inc., Raleigh, North Carolina; BB&T Corporation, Winston-Salem, North Carolina; Wachovia Corporation, Winston- Salem, North Carolina; Jefferson Bankshares, Inc., Charlottesville, Virginia; First Virginia Banks, Inc., Falls Church, Virginia; Central Fidelity Bankshares, Inc., Richmond, Virginia; Signet Banking Corporation, Richmond, Virginia; and Riggs National Corporation, Washington, D. C., to acquire through HONOR Technologies, Inc., Maitland, Florida, Monetary Transfer System, L.L.C., St. Louis, Missouri, and thereby engage directly and indirectly in certain data processing and electronic funds transfer services.	9-3-97**

\*Application is subject to CRA requirements.

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

Federal Reserve Bank of Richmond

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

Application

Clemson Bank & Trust, Clemson, South  
Carolina, for membership in the Federal  
Reserve System.

Federal Reserve Bank of Richmond

Section V - Availability of CRA Public Evaluations

Week ending August 15, 1997

Definition of Ratings

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

RSSD		Examination	
<u>Number</u>	<u>Name of Bank</u>	<u>Date</u>	<u>Rating</u>

None.

Federal Reserve Bank of Richmond

Section VI - CRA Examinations Scheduled for Fourth Quarter of 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

Centura Bank, Rocky Mount, North Carolina

Highlands Union Bank, Abingdon, Virginia

United Bank, Arlington, Virginia

Virginia Commerce Bank, Arlington, Virginia

Citizens Bank and Trust Company, Blackstone, Virginia

The Marine Bank, Chincoteague, Virginia

Bank of Ferrum, Ferrum, Virginia

First Community Bank, Forest, Virginia

Piedmont Trust Bank, Martinsville, Virginia

Hanover Bank, Mechanicsville, Virginia

The Community Bank, Petersburg, Virginia

Capital One Bank, Richmond, Virginia

Crestar Bank, Richmond, Virginia

Bank of Gassaway, Gassaway, West Virginia

The Peoples Bank of Mullens, Mullens, West Virginia

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 15, 1997

Section 1 - Applications Subject to Newspaper Notice Only

<u>Application</u>	<u>Comment Period Ending Date</u>
Colonial Bank Montgomery, Alabama To establish a branch located on the Northside of Highway 82/McFarland Boulevard, 100 TownCenter Boulevard, Tuscaloosa, Alabama.	08-29-97*

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Valley National Corporation Lanett, Alabama 1-BHC formation, Valley National Bank of Lanett, Lanett, Alabama.	09-05-97* Federal Register
Regions Financial Corporation Birmingham, Alabama To acquire Griffin Federal Savings Bank, Griffin, Georgia, and thereby engage in operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	Not yet available*

Section 3 - Applications Subject to Federal Register Only

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

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\*Subject to provisions of the Community Reinvestment Act.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 15, 1997

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

Application

Compass Bank  
Houston, Texas

To become a member of the Federal Reserve System, pursuant to Section 9 of the Federal Reserve Act and Section 208.4 of Regulation H.

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 15, 1997

Section 10 - Availability of CRA Public Evaluations

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs:** An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs:** An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs:** An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs:** An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<b><u>Bank</u></b>	<b><u>CRA Rating</u></b>	<b><u>Examination Date</u></b>
Aliant Bank Post Office Box 1237 Alexander City, Alabama 35010 (205) 329-7400	Satisfactory	04-28-97
First Navy Bank Naval Air Station Murray & Taylor Station Pensacola, Florida 32508 (904) 453-3411	Satisfactory	04-14-97

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 15, 1997

Section 10 - Availability of CRA Public Evaluations (cont.)

The CRA public evaluations of the insured depository institutions listed below became available during this week. Information about an institution's CRA evaluation may be obtained directly from the institution. In connection with the assessment of an institution's CRA performance, a rating is assigned from the following groups:

**Outstanding record of meeting community credit needs:** An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs:** An institution has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to improve record of meeting community credit needs:** An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial noncompliance in meeting community credit needs:** An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<b><u>Bank</u></b>	<b><u>CRA Rating</u></b>	<b><u>Examination Date</u></b>
Republic Security Bank Post Office Box 4298 West Palm Beach, Florida 33407 (407) 840-1200	Satisfactory	05-05-97



Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 15, 1997

Section 6 - CRA Examinations Scheduled

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

First Vantage Bank-Tennessee, Knoxville, Tennessee  
Tri-City Bank & Trust Company, Blountville, Tennessee  
The Terrace Bank of Florida, Tampa, Florida  
AmTrade International Bank of Georgia, Atlanta, Georgia  
Southwest Georgia Bank, Moultrie, Georgia  
Alabama Exchange Bank, Tuskegee, Alabama  
PanAmerican Bank, Miami, Florida  
Capital City Bank, Tallahassee, Florida  
Farmers and Merchants Bank, Trenton, Florida  
The Brand Banking Company, Lawrenceville, Georgia  
Gulf Bank, Orange Beach, Alabama  
First Community Bank, Orange City, Florida  
First Western Bank, Cooper City, Florida  
First United Bank, Boca Raton, Florida  
First Newton Bank, Covington, Georgia  
Bank of Forest, Forest, Mississippi  
Bank of Dadeville, Dadeville, Alabama  
Citizens Bank of Talladega, Talladega, Alabama  
Commercial Bank, Harrogate, Tennessee  
Peoples Bank & Trust Company, Selma, Alabama

Federal Reserve Bank of Atlanta  
Applications Bulletin for Week Ending August 15, 1997

Recently Approved Applications

Approval Date

Gulf West Banks, Inc. St. Petersburg, Florida Request for waiver of the application requirement of Section 3(a)(3) of the Bank Holding Company Act to acquire Citizens National Bank and Trust Company, Port Richey, Florida.	08-15-97
Metro Bank of Dade County Miami, Florida To establish a branch located at 4820 N. Federal Highway, Lighthouse Point, Florida.	08-14-97
P.C.B. Bancorp, Inc. Largo, Florida To acquire Anchor Savings Bank, F.S.B., St. Petersburg, Florida, and thereby engage in operating a savings association, pursuant to Section 225.28(b)(4)(ii) of Regulation Y and Section 4(c)(8) of the Bank Holding Company Act.	08-13-97
JBC Bancshares, Inc. Jasper, Georgia Change in control notification by Jasper Banking Company Employee Stock Ownership Plan, Jasper, Georgia, to acquire at least 10 percent of the outstanding shares of JBC Bancshares, Inc., Jasper, Georgia.	08-15-97
Peoples Community Bancshares, Inc. Colquitt, Georgia To acquire Farmers Bank of Malone, Malone, Florida, pursuant to Section 3(a)(3) of the Bank Holding Company Act.	08-14-97
SunTrust Bank, Atlanta Atlanta, Georgia To establish a branch located at 1000 Peachtree Industrial Boulevard, Suwanee, Georgia, to be known as the McGinnis Crossing Branch.	08-15-97
Hibernia Corporation New Orleans, Louisiana To merge with Unicorp Bancshares-Texas, Inc., and thereby directly acquire OrangeBank, both of Orange, Texas, pursuant to Section 3(a)(5) of the Bank Holding Company Act.	08-14-97
Mercantil Servicios Financieros, C.A. Caracas, Venezuela Request for waiver of the application requirement of Section 3(a)(1) of the Bank Holding Company Act for Mercantil Servicios Financieros, C.A., Caracas, Venezuela, to become a bank holding company through the acquisition of Consorcio Inversionista Mercantil y Agricola, C.A., S.A.C.A. (CIMA), and Banco Mercantil, C.A., S.A.C.A., both of Caracas, Venezuela.	08-06-97

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	Fifth Third Bank of Central Indiana Indianapolis, Indiana 3060 Valley Farms Road Indianapolis, Indiana	NP - 8-15-97
Branch	First Farmers Bank & Trust Company Converse, Indiana 36 West Fifth Street Peru, Indiana	NP - 8-18-97
Branch & Merger	F & M Bank-Fennimore Fennimore, Wisconsin F & M Bank - Potosi Potosi, Wisconsin F & M Bank - Lancaster Lancaster, Wisconsin to establish branches at 302 South Madison Lancaster, Wisconsin 102 South Main Street Potosi, Wisconsin 100 Rosalyn Avenue Dickeyville, Wisconsin	NP - 8-28-97
Branch & Merger	First Farmers Bank & Trust Company Converse, Indiana Sheridan, Indiana branch office of NBD Bank, N.A. to establish a branch at 322 South Main Street Sheridan, Indiana	NP - **

Federal Reserve Bank of Chicago

Section I - Applications Subject to Newspaper  
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
Branch	F & M Bank - Appleton Appleton, Wisconsin 3000 E. College Avenue Appleton, Wisconsin	NP - 8-25-97
Branch	Firststar Bank Wisconsin Madison, Wisconsin East Pointe Shopping Center 5673 Highway 10 East Stevens Point, Wisconsin	NP - 8-21-97
Branch	NBD Bank Detroit, Michigan Model T Plaza 14100 Woodward Avenue Highland Park, Michigan	NP - 7-30-97

NP - Newspaper

FR - Federal Register

\* - Subject to Provisions of Community Reinvestment Act

\*\* - Not available at this time

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
CoC-HC	Damen Financial Corporation Schaumburg, Illinois By Jackson Boulevard Fund, Ltd. and Paul J. Duggan	FR - 9-3-97 NP - **
3(a)(1)	Progressive Bancorp, Inc.* Pekin, Illinois Pekin Savings, S.B. Pekin, Illinois	FR - 8-15-97 NP - 8-14-97
CoC-HC	First Business Bancshares, Inc. Madison, Wisconsin By Sam Jacobsen	FR - 8-28-97 NP - **
3(a)(1)	First State Bancshares, Inc.* Ida Grove, Iowa First State Bank Ida Grove, Iowa	FR - 8-15-97 NP - 8-22-97
3(a)(1)	Hometown Independent Bancorp, Inc.* Morton, Illinois Morton Community Bank Morton, Illinois	FR - 8-15-97 NP - **
3(a)(1)	Heartland Bancshares, Inc.* Franklin, Indiana Heartland Community Bank (in organization) Franklin, Indiana	FR - 9-12-97 NP - **
3(a)(3)	O.A.K. Financial Corporation* Byron Center, Michigan Caledonia Financial Corporation Caledonia, Michigan State Bank of Caledonia Caledonia, Michigan	FR - 8-15-97 NP - 8-11-97

Federal Reserve Bank of Chicago

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

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	Associated Banc-Corp Green Bay, Wisconsin First Financial Corporation Stevens Point, Wisconsin First Financial Bank, FSB Stevens Point, Wisconsin Appraisals Services, Inc. Milwaukee, Wisconsin First Financial Card Services Bank, N.A. Stevens Point, Wisconsin	FR - 8-15-97 NP - 7-16-97
3(a)(3)	Mid City Financial Corporation* Chicago, Illinois Abrams Centre Bancshares, Inc. Dallas, Texas Abrams Centre National Bank Dallas, Texas	FR - 8-28-97 NP - 8-25-97
COC-HC	Northern Bankshares, Inc. McFarland, Wisconsin By E. David Locke	FR - 8-29-97 NP - **
CoC-HC	Albert City Bankshares, Inc.: Albert City, Iowa By Steven A. Grell Bovee Investment Trust Bruce Tamisiea Bruce Nystrom Gary Grave John M. Cotton David M. Hultgren	FR - 8-29-97 NP - **

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only

<u>Type</u>	<u>Application</u>	<u>Comment Period Ending Date</u>
4(c)(8)	ABN AMRO Bank, N.V. Amsterdam, The Netherlands Visa Interactive, Inc. through Integriion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	ABN AMRO Holding, N.V. Amsterdam, The Netherlands Visa Interactive, Inc. through Integriion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	ABN AMRO North America, Inc. Chicago, Illinois Visa Interactive, Inc. through Integriion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	Stichting Administratiekantoor ABN AMRO Holding Amsterdam, The Netherlands Visa Interactive, Inc. through Integriion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	Stichting Prioriteit ABN AMRO Holding Amsterdam, The Netherlands Visa Interactive, Inc. through Integriion Financial Network, LLC, Atlanta, Georgia	FR - 8-11-97
4(c)(8)	Bank of Montreal Toronto, Canada Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Bankmont Financial Corp. Chicago, Illinois Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Harris Bankcorp, Inc. Chicago, Illinois Cash Station, Inc. Chicago, Illinois	FR - 8-28-97

Federal Reserve Bank of Chicago

Section III - Applications Subject to Federal Register  
Notice Only cont'd

<u>Type</u>	<u>Application</u>	<u>Comment Period</u> <u>Ending Date</u>
4(c)(8)	Harris Bankmont, Inc. Chicago, Illinois Cash Station, Inc. Chicago, Illinois	FR - 8-28-97
4(c)(8)	Firstbank of Illinois Co. Springfield, Illinois Geneva Capital Corp. Springfield, Illinois	FR - 8-26-97



Federal Reserve Bank of Chicago

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

Type

Application

ROS

Albert City Bankshares, Inc.

Albert City, Iowa

To redeem approximately 1,513 shares of common  
stock

Federal Reserve Bank of Chicago

Section V - Availability of CRA Public Evaluations

The following state member banks have been examined by the Federal Reserve Bank of Chicago for compliance with the CRA. The 30-business day period the bank has to make the evaluation public has lapsed during the week ending August 15, 1997. If you are interested in obtaining a copy of the evaluation document, please contact the bank(s) directly.

Identification of Ratings

- O - An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- S - An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- NI - An institution in this group has a needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.
- SN - An institution in this group has a substantial noncompliance record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>BANK NAME/LOCATION</u>	<u>EXAMINATION DATE</u>	<u>RATINGS</u>
The Farmers State Bank 309 South Prairie P.O. Box 159 Brookston, Indiana 47923-0159 (317) 563-3135 RSSD #571443	4/28/97	S

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled

The following state member banks are tentatively scheduled for a CRA examination during the **fourth quarter of 1997**. Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is scheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

**ILLINOIS**

State Bank of Arthur	Arthur, Illinois
Bloomington Bank and Trust	Bloomington, Illinois
Prairie Bank and Trust Company	Bridgeview, Illinois
The Northern Trust Company	Chicago, Illinois
Community Bank of Elmhurst	Elmhurst, Illinois
Hartsburg State Bank	Hartsburg, Illinois
Midwest Bank of Hinsdale	Hinsdale, Illinois
McHenry State Bank	McHenry, Illinois
Foxdale Bank	South Elgin, Illinois
Villa Park Trust & Savings Bank	Villa Park, Illinois

**INDIANA**

Wayne Bank and Trust Co.	Cambridge City, Indiana
The Fifth Third Bank of Central Indiana	Indianapolis, Indiana
Central Bank	Russiaville, Indiana

**IOWA**

First American Bank	Ames, Iowa
First State Bank	Churdan, Iowa
Central State Bank	Elkader, Iowa
First American Bank	Fort Dodge, Iowa
Glenwood State Bank	Glenwood, Iowa
First Bank & Trust Co.	Glidden, Iowa
First American Bank	Jewell, Iowa
First State Bank	Manchester, Iowa
Hedrick Savings Bank	Ottumwa, Iowa
City State Bank	Ogden, Iowa
Templeton Savings Bank	Templeton, Iowa
First American Bank	Webster City, Iowa

**MICHIGAN**

Chelsea State Bank	Chelsea, Michigan
The State Bank of Coloma	Coloma, Michigan
Citizens Commercial & Savings Bank	Flint, Michigan
The Onsted State Bank	Onsted, Michigan
Lapeer County Bank and Trust	Lapeer, Michigan
OMNIBANK	River Rouge, Michigan

Federal Reserve Bank of Chicago

Section VI - CRA Examinations Scheduled  
cont'd

**WISCONSIN**

M&I Bank Fox Valley	Appleton, Wisconsin
Community First Bank	Boscobel, Wisconsin
M&I Northern Bank	Brookfield, Wisconsin
M&I Bank Northeast	Green Bay, Wisconsin
Green Lake State Bank	Green Lake, Wisconsin
M&I Lake Country Bank	Hartland, Wisconsin
M&I Bank South	Janesville, Wisconsin
M&I Bank of Mayville	Mayville, Wisconsin
M&I Bank of Southern Wisconsin	Madison, Wisconsin
M&I Marshall & Ilsley Bank	Milwaukee, Wisconsin
M&I Central State Bank	Oshkosh, Wisconsin
M&I Bank of Shawano	Shawano, Wisconsin
M&I Bank South Central	Watertown, Wisconsin

**FEDERAL RESERVE BANK OF ST. LOUIS****SECTION I - APPLICATIONS SUBJECT TO NEWSPAPER NOTICE**

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
* Section 3(a)(3) notification by Community Financial Corp., Olney, Illinois, to acquire MidAmerica Bank of St. Clair County, O'Fallon, Illinois.	Newspaper: 9-15-97
* Section 4(c)(8) notification by Union Planters Corporation, Memphis, Tennessee, to acquire Sho-Me Financial Corporation, Mt. Vernon, Missouri.	Newspaper: 9-9-97

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

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

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

<b><u>Application</u></b>	<b><u>End of Comment Period</u></b>
Section 3(a)(5)(C) notification by Midwest Community Bancshares, Inc., Marion, Illinois, to acquire The Bank of Marion, Marion, Illinois.	N/A

\* This notification is subject to CRA.



**SECTION VI - CRA EXAMINATIONS SCHEDULED**

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

RSSD Number	Name	City	State
105549	Bank of Bentonville	Bentonville	Arkansas
33174	Farmers Bank and Trust Company	Blytheville	Arkansas
311845	McIlroy Bank & Trust	Fayetteville	Arkansas
267148	Security Bank	Harrison	Arkansas
453446	Heber Springs State Bank	Heber Springs	Arkansas
339540	Arkansas Bank and Trust Company	Hot Springs	Arkansas
18144	Citizens Bank	Marion	Arkansas
731443	Farmers & Merchants Bank	Prairie Grove	Arkansas
913847	Springdale Bank & Trust	Springdale	Arkansas
192147	Citizens Bank & Trust Company	Van Buren	Arkansas
309150	Commerce-Warren County Bank	Warrenton	Missouri

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Le Sueur State Bank, Le Sueur, Minnesota to purchase certain assets and assume certain liabilities of the Cloquet, Minnesota branch of TCF National Bank Minnesota, Minneapolis, Minnesota, and, incident thereto, to establish a branch. *	August 25, 1997
* Subject to CRA	

**FEDERAL RESERVE BANK OF MINNEAPOLIS**

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

<u>Application</u>	<u>Comment Period Ending Date</u>
Norwest Corporation, Minneapolis, Minnesota for prior approval to acquire 100% of the voting shares of the International Bancorporation, Golden Valley, Minnesota. *	September 12, 1997 (Federal Register)
Union Bancshares, Inc., Fargo, North Dakota for prior approval to become a bank holding company through the acquisition of 84.56% of the voting shares of Union State Bank, Fargo, North Dakota. *	Not yet available
Robert L. Frei to acquire control of 53.3% of the voting shares of Commercial Holding Company, Wagner, South Dakota.	Not yet available
Anderson Financial Group, Inc., Golden Valley, Minnesota for prior approval to become a bank holding company through the acquisition of 100% of the voting shares of Northern National Bank, Nisswa, Minnesota, a <i>de novo</i> bank. *	Not yet available
International Bancorporation, Golden Valley, Minnesota for prior approval to acquire 100% of the voting shares of the Northern National Bank, Nisswa, Minnesota, a <i>de novo</i> bank. *	Not yet available
* 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>
Norwest Corporation, Minneapolis, Minnesota to engage in securities brokerage activities through the acquisition of the brokerage business of the subsidiary banks of International Bancorporation, Golden Valley, Minnesota.	September 12, 1997



**FEDERAL RESERVE BANK OF MINNEAPOLIS**

**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 August 15, 1997

ASSIGNMENT OF RATING

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

**OUTSTANDING RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**SATISFACTORY RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**NEEDS TO IMPROVE RECORD OF MEETING COMMUNITY CREDIT NEEDS.**

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**SUBSTANTIAL NONCOMPLIANCE IN MEETING COMMUNITY CREDIT NEEDS.**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

BANK(S) EXAMINED

DATE OF EXAMINATION

CRA RATING

Pioneer Bank  
301 Main Street, Box 306  
Mapleton, MN 56065-0306  
(507) 524-3630

April 7, 1997

Satisfactory

Federal Reserve Bank of Minneapolis  
Section VI - CRA Examinations  
Scheduled to Begin in the Period October 1, 1997 - December 31, 1997

Examinations may have to be rescheduled during the calendar quarter in which they are designed to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments regarding the CRA performance of these institutions should be directed to Ms. Jacquelyn Brunmeier at the Federal Reserve Bank of Minneapolis, Banking Supervision Department, P.O. Box 291, Minneapolis, MN 55480-0291.

<u>Bank Name</u>	<u>City</u>	<u>State</u>
Clinton State Bank	Clinton	Minnesota
North Shore Bank of Commerce	Duluth	Minnesota
Northland Security Bank	Ramsey	Minnesota
First Citizens Bank of Butte	Butte	Montana
Citizens State Bank of Choteau	Choteau	Montana
Ravalli County Bank	Hamilton	Montana
Yellowstone Bank	Laurel	Montana
First Citizens Bank of Polson	Polson	Montana
Ronan State Bank	Ronan	Montana
Lake County Bank	St. Ignatius	Montana
State Bank of Terry	Terry	Montana
Farmers State Bank	Victor	Montana
Western Bank of Wolf Point	Wolf Point	Montana
State Bank of Alcester	Alcester	South Dakota
Fulton State Bank	Fulton	South Dakota
Hand County State Bank	Miller	South Dakota
Onida State Bank	Onida	South Dakota
First PREMIER Bank	Sioux Falls	South Dakota
M & I Bank, Ashland	Ashland	Wisconsin
M & I Bank of La Crosse	La Crosse	Wisconsin
M & I Merchants Bank	Rhineland	Wisconsin

**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

Michael D. Platt, Hardtner, Kansas, James L. Molz,  
Kiowa, Kansas, David C. Collins, and Roland C.  
Pederson, both of Burlington, Oklahoma, for prior  
approval to acquire voting control of B-K Agency,  
Inc., Hardtner, Kansas; and thereby indirectly acquire  
The Farmers State Bank, Hardtner, 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

Dinsdale Bros., Palmer, Nebraska, for prior approval  
to engage in listed activities.

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

### **Identification of Ratings**

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

#### **Outstanding record of meeting community credit needs**

An institution in this group has an outstanding record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

#### **Satisfactory record of meeting community credit needs**

An institution in this group has a satisfactory record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

#### **Needs to improve record of meeting community credit needs**

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

#### **Substantial noncompliance in meeting community credit needs**

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<u>Bank/Location</u>	<u>RSSD#</u>	<u>Exam Date</u>	<u>CRA Public Date</u>	<u>CRA Rating</u>
Citizens Bank Bancroft, Nebraska	340854	05/12/97	08/13/97	Satisfactory
Bank of Belen Belen, New Mexico	1972298	05/19/97	08/13/97	Outstanding
BankWest Goodland, Kansas	989758	05/19/97	08/14/97	Outstanding

**SECTION VI. CRA Examinations Scheduled for the 4th Quarter of 1997**

<b><u>BANK NAME</u></b>	<b><u>CITY</u></b>	<b><u>STATE</u></b>
Pitkin County Bank & Trust Colorado	Aspen	Colorado
Bank of Boulder	Boulder	Colorado
Centennial Bank	Englewood	Colorado
Union Colony Bank	Greeley	Colorado
Lafayette State Bank	Lafayette	Colorado
Colorado Mountain Bank	Westcliffe	Colorado
Citizens Bank Inc.	Westminster	Colorado
Citizens State Bank & Trust Colorado.	Ellsworth	Kansas
American Bank	Wichita	Kansas
The Citizens-Farmers Bank of Cole Camp	Cole Camp	Missouri
Bank of Holden	Holden	Missouri
Adams Bank & Trust Colorado.	Ogallala	Nebraska
Platte Valley State Bank & Trust Co.	Kearney	NE
First State Bank of Taos	Taos	NM
First State Bank	Fairfax	OK
First Bank of Turley	Tulsa	OK
Shoshone First Bank	Cody	WY
Western Bank of Cody	Cody	WY
Lusk State Bank	Lusk	WY
First Security Bank	Newcastle	WY
First State Bank of Newcastle	Newcastle	WY

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination.

\*Application is subject to CRA.

# District 11

## Federal Reserve Bank of Dallas

Applications and Notifications Filed During the Week of August 11, 1997

### Section I - Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
None.		

\* Subject to CRA.

\*\* Comment period ending date is the date specified in the newspaper only.

N/A - Not available at this time.

### Section II - Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
*Section 3(a)(1)	New Broadway, Inc., San Antonio, TX, to acquire Broadway Bancshares, Inc., San Antonio, TX, Broadway Bancshares of Delaware, Inc., Wilmington, DE, Broadway National Bank, San Antonio, TX, and Eisenhower National Bank, San Antonio, TX (Previously reported during the week of August 4, 1997)	**97/08/29
*Section 3(a)(1)	Nichols Bancshares, Inc., Kenedy, TX, to acquire J. M. Nichols, Inc., Dover, DE, and First-Nichols National Bank of Kenedy, Kenedy, TX (Previously reported during the week of August 4, 1997)	**97/09/05
*Section 3(a)(1)	J. M. Nichols, Inc., Dover, DE, to acquire First-Nichols National Bank of Kenedy, Kenedy, TX (Previously reported during the week of August 4, 1997)	**97/09/05
Change in Control Notice	Thomas M. Woodruff, Humble, TX, only notificant, to acquire an interest in Grimes County Capital Corporation, Houston, TX (Previously reported during the week of August 4, 1997)	**97/08/27
Change in Control Notice	Citizens National Bank in Waxahachie Employee Stock Ownership Plan, Waxahachie, TX, only notificant, to acquire an interest in First Citizens Bancshares, Inc., Waxahachie, TX	N/A

*Federal Reserve Bank of Dallas*

**Section II - Applications subject to both newspaper and Federal Register notice**

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<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
Change in Control Notice	Lacy J. Harber, Denison, TX, only notificant, to acquire an interest in Marble Falls National Bancshares, Inc., Marble Falls, TX	N/A
Change in Control Notice	West U. Limited, Bradley F. Bracewell, Jr., General Partner, Houston, TX, only notificant, to acquire an interest in First University Corporation, Houston, TX (Previously reported during the week of July 14, 1997)	**97/08/17

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\* Subject to CRA.

\*\* Comment period ending date is the date specified in the newspaper only.

N/A - Not available at this time.



*Federal Reserve Bank of Dallas*

**Section III - Applications subject to Federal Register notice only**

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<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
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None.

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\* Subject to CRA.

**Section IV - Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>	<i>Comment period ending date</i>
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None.

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*Federal Reserve Bank of Dallas*

**Section V - Publicly available CRA evaluations**

*Description of the CRA goal against which institutions are evaluated, the four performance levels, and the institutions for which an evaluation is publicly available.*

The CRA requires a periodic evaluation of each covered institution regarding the extent to which it has ascertained, and helped meet, the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

- Outstanding**
- Satisfactory**
- Needs to improve**
- Substantial noncompliance**

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<i>RSSD number</i>	<i>Institution/ Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>
None.				

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**Section VI - CRA examinations scheduled Fourth Quarter of 1997**

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<i>Institution</i>	<i>Location</i>
Minden Bank & Trust Company 188551	401 Main Street Minden, LA 71055
First Bank & Trust 857857	123 South Kearney Clarendon, TX 79226
Bank of the West 1447639	500 North Mesa El Paso, TX 79901
Bank of Livingston 1007453	1700 West Church Street Livingston, TX 77351
United Texas Bank 726953	12222 Merit Drive Suite 100 Dallas, TX 75251
Sanger Bank 336361	501 North Stemmons Sanger, TX 76266
First State Bank 603755	601 College Junction, TX 76849

*Federal Reserve Bank of Dallas*

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<i>Institution</i>	<i>Location</i>
Bank of Van Zandt 244055	401 East Highway 243 Canton, TX 75103
Midland American Bank 506557	401 West Texas Avenue Suite 100 Midland, TX 79701
Texas Independent Bank 529958	350 Phelps Court Dallas, TX 75038

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**FEDERAL RESERVE BANK OF SAN FRANCISCO**

Week ending 8/15/97

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

Richard A. and Ramona Lagomarsino, the Ramona Lagomarsino Family Limited Partnership, Robert J. and Norma M. Lagomarsino, and Catherine S. and Jack W. Wood, Ventura, California, to retain their ownership of 19.06 percent of Americorp, Ventura, California. *	<u>Newspaper:</u> 8/28/97
	<u>Fed. Reg.:</u> 8/20/97
John I. Bloomberg, Park City, Utah, to acquire 3.2 percent of Draper BanCorp, Draper, Utah. *	<u>Newspaper:</u> 9/04/97
	<u>Fed. Reg.:</u> 8/12/97

Section III - Applications Subject to Federal Register Only

BankAmerica Corporation, San Francisco, California, to engage in underwriting and dealing in debt and equity securities and in obligations of the U.S.; acting as an investment advisor; providing securities brokerage services; acting as riskless principal; and acting as agent for private placement of securities through Robertson, Stevens & Company Group, L.L.C., and Robertson, Stevens & Company, Inc., both of San Francisco, California.	<u>Fed. Reg.:</u> Not Yet Published
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Section IV - Applications Not Subject to Federal Register Notice  
or Newspaper Notice (Cont'd.)

None

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\* Subject to CRA.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/15/97

## Section V - Availability of CRA Public Evaluations

The CRA public evaluations of the institution(s) below became available during this week. 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>	<u>Rating*</u>
Guardian State Bank	142 East 200 South PO Box 1947 Salt Lake City, UT 84110-1947 (801) 966-5175	4/14/97	Satisfactory

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\*Under the rating system an institution's CRA performance is assigned one of the following four ratings:

**Outstanding record of meeting community credit needs:** An institution has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Satisfactory record of meeting community credit needs:** An institution has a satisfactory record of ascertaining and meeting the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Needs to Improve record of meeting community credit needs:** An institution needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**Substantial Noncompliance in meeting community credit needs:** An institution has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- to moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

# FEDERAL RESERVE BANK OF SAN FRANCISCO

Week ending 8/15/97

## Section VI - CRA Examinations Scheduled

Pursuant to the requirements of Section 228.45 Regulation BB (Community Reinvestment Act or CRA), the following is a tentative schedule of CRA examinations planned for the fourth quarter of 1997. The data are being provided for your information should you wish to share comments with this Reserve Bank regarding the CRA performance of a scheduled bank's examination.

Examinations may have to be rescheduled during the calendar quarter in which they are designated to begin. If an institution's examination is rescheduled for a date later than the end of the date range reflected in a published schedule, the institution's name will be republished in an appropriate later listing. Any comments received as a result of either the first publication or subsequent publications will be considered during the examination. Written comments should be directed to W. Gordon Smith at the Federal Reserve Bank of San Francisco, Division of Banking Supervision and Regulation (MS 620), 101 Market Street, San Francisco, California 94105.

<u>Name</u>	<u>City</u>	<u>State</u>
American Pacific Bank	Ausmsville	Oregon
Bank of Casa Grande Valley	Casa Grande	Arizona
Bank of Coronado	Coronado	California
Bank of Ephraim	Ephraim	Utah
Bank of Utah	Ogden	Utah
Farmers & Merchants Bank of Central California	Lodi	California
Farmers & Merchants Bank of Long Beach	Long Beach	California
Garfield Bank	Montebello	California
Hanmi Bank	Los Angeles	California
Harris Trust Bank of Arizona	Scottsdale	Arizona
Ireland Bank	Malad City	Idaho
Oak Valley Community Bank	Oakdale	California
San Benito Bank	Hollister	California
Security First Bank	Anaheim	California
Tehama County Bank	Red Bluff	California
Valley Community Bank	McMinville	Oregon
Verdugo Banking Company	Glendale	California

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## H.2A

### Notice of Formations and Mergers of, and Acquisitions by, Bank Holding Companies; Change in Bank Control

Notices Filed as of August 14, 1997

The following companies and individuals seek System approval to acquire a bank holding company, a bank, or a nonbanking company in a transaction that is subject to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.), the Change in Bank Control Act (12 U.S.C.1817(j)), Regulation Y (12 CFR Part 225), or other applicable statutes and regulations. Comments regarding the applications and notices must be received in writing at the Reserve Bank indicated, or at the Board of Governors, no later than the end of the public comment period. Addresses for the Board and Federal Reserve Banks are listed at the end of this release.

The public portions of the applications and notices, as well as other related filings required by the Board, may be obtained on an expedited basis by contacting the appropriate Federal Reserve Bank; addresses are listed at the end of this release. Applications and notices also may be obtained from the Board.

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
1867 Western Financial Corporation (1), Stockton, CA CONTINUED	Capital Corp of the West, Merced, CA, & Town & Country Finance & Thrift Co., Turlock, CA & Capital West Group, Inc., Stockton, CA operating an industrial loan co. (b)(4); providing credit life insurance (b)(11); management consulting (b)(9); CONTINUED	4	San Francisco	August 26, 1997
1867 Western Financial Corporation(2), Stockton, CA CONTINUED	& investment & financial advice (b)(6)	4	San Francisco	August 26, 1997
1867 Western Financial Corporation, Stockton, CA	Capital Corp of the West, Merced, CA & County Bank, Merced, CA	3	San Francisco	September 2, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Altus NBC Corporation, Inc., Oklahoma City, OK	NBC Corporation, Inc., Oklahoma City, OK, and NBC Technologies, Inc., Oklahoma City, OK providing data processing services (b)(14)	4	Kansas City	June 25, 1997
ANB Corporation, Terrell, TX	Lakeside Bancshares, Inc., Rockwall, TX & Lakeside National Bank, Rockwall, TX	3	Dallas	August 25, 1997
Arrendale, Thomas A., III, Gainesville, GA, Bussey, Cynthia A., Atlanta, GA, and Arrendale, Nelle, Clarkesville, GA, as partners in the Arrendale Undiversified Family Limited Partnership, Baldwin, GA	Habersham Bancorp, Cornelia, GA, and Habersham Bank, Clarkesville, GA	CIBC	Atlanta	June 5, 1997
Associated Banc-Corp(1), Green Bay, WI CONTINUED	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning and operating a savings and loan association (b)(4); Appraisal Services, Inc., Milwaukee, WI performing appraisals of real estate & CONTINUED	4	Chicago	August 15, 1997
Associated Banc-Corp(2), Green Bay, WI CONTINUED	tangible personal property (b)(2); & First Financial Card Services Bank, N.A., Stevens Point, WI operating a credit card bank (b)(1) and (2)	4	Chicago	August 15, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Associated Banc-Corp, Green Bay, WI	First Financial Corporation, Stevens Point, WI, and First Financial Bank, FSB, Stevens Point, WI owning & operating a savings and loan association (b)(4)	4	Chicago	August 5, 1997
Banco Bilbao Vizcaya, S.A., Bilbao, Spain	BBV LatInvest Securities Inc., New York, NY, securities activities (b)(1), (b)(4), (b)(15), and (b)(16)	4	New York	March 4, 1997
Bank of Elmwood Employee Stock Ownership Plan and Trust, Racine, WI	Elmwood Financial Corporation, Racine, WI, and Bank of Elmwood, Racine, WI	3	Chicago	August 4, 1997
Bank of Idaho Holding Company, Idaho Falls, ID	Bank of Eastern Idaho, Idaho Falls, ID	3	San Francisco	June 9, 1997
Bank of Montreal, Montreal, Canada; Bankmont Financial Corp., Chicago, IL; Harris Bankcorp, Inc., Chicago, IL & Harris Bankmont, Inc., Chicago, IL	Cash Station, Inc., Chicago, IL in certain data processing activities, consisting of electronic funds transfer services (b)(14)	4	Chicago	August 28, 1997
Bank of New York Company, Inc., New York, NY	State Street Boston Corporation, Boston, MA; State Street Bank and Trust Company, Boston, MA trust, securities and data processing activities (b)(3), (b)(4), and (b)(7)	3 and 4	New York	March 14, 1997
Banterra Corp, Eldorado, IL	1st Bancorp Vienna, Inc., Vienna, IL, First State Bank of Vienna, Vienna, IL	3	St. Louis	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Barnett Banks, Inc.(1), Jacksonville, FL; BB&T Corp., Winston-Salem, NC; Central Fidelity Banks, Inc., & Crestar Financial Corp., Richmond, VA; First American Corp., Nashville, TN; First Citizens BancShares, Inc., Raleigh, NC; CONTINUED	through HONOR Technologies, Inc., Maitland, FL, Monetary Transfer System, L.L.C., St. Louis, MO, directly & indirectly in certain data processing & electronic funds transfer services (b)(14)	4	Richmond	September 3, 1997
Barnett Banks, Inc.(2), Jacksonville, FL; First Union Corp., Charlotte, NC; First Virginia Banks, Inc., Falls Church, VA; Jefferson Bankshares, Inc., Charlottesville, VA; NationsBank Corp., Charlotte, NC; Riggs Nat'l Corp., Washington, D.C.; CONTINUED		4	Richmond	September 3, 1997
Barnett Banks, Inc.(3), Jacksonville, FL; Signet Banking Corp. Richmond, VA; SunTrust banks, Inc., Atlanta, GA; Synovus Financial Corp., Columbus, GA, & Wachovia Corporation, Winston-Salem, NC		4	Richmond	September 3, 1997
Barnett Banks, Inc., Jacksonville, FL	First of America Bank- Florida, FSB, Tampa, FL owning, controlling & operating a savings association (b)(4)	4	Atlanta	August 15, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
BB&T Corporation(A), Winston-Salem, NC CONTINUED	Craigie Incorporated, Richmond, VA in underwriting & dealing in, to a limited extent, all types of debt & equity securities, other than interests in open end investment companies; underwriting & dealing in bank-eligible securities, (b)(8); CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(B), Winston-Salem, NC CONTINUED	providing securities brokerage services on either a stand-alone or full-service basis (b)(7); acting as agent for issuers & holders in the private placement of various types of securities with financially sophisticated counterparties in a CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(C), Winston-Salem, NC CONTINUED	non-public offering (b)(7); buying & selling on the order of investors as a riskless principal (b)(7); making, acquiring or servicing loans or other extensions of credit, including purchasing & selling such loans & extensions of credit in the CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(D), Winston-Salem, NC CONTINUED	secondary market, & engaging in mortgage banking activities (b)(1); acting as an investment or financial advisor to the extent of serving as the advisory company for a mortgage or real estate investment trust; serving as an investment CONTINUED	4	Richmond	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
BB&T Corporation(E), Winston-Salem, NC CONTINUED	adviser to an investment company registered under the 1940 Act, including sponsoring, organizaing & managing a closed-end investment company; providing portfolio investment advice; furnishing general economic information & advice, general CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(F), Winston-Salem, NC CONTINUED	economic statistical forecasting services & industry studies; &/or providing financial advice to state & local governments, such as w/respect to the issuance of their securities (b)(6); providing advice & acting as arranger in connection CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(G), Winston-Salem, NC CONTINUED	w/merger, acquisition, divestiture & financial transactions, including public & private financings, loan syndications, interest rate & currency swaps, interest rate caps & similar transactions &/or furnishing evaluation & fairness opinions in CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(H), Winston-Salem, NC CONTINUED	connection w/merger, acquisition, & similar transactions (b)(6) & (b)(7); acting as agent or broker w/respect to interests in loan sundications, interest rate & currency swaps, interest rate caps, floors & collars, & options on such CONTINUED	4	Richmond	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
BB&T Corporation(I), Winston-Salem, NC CONTINUED	instruments (b)(7); leasing personal or real property or acting as agent, broker or adviser in leasing such property (b)(3); providing management consulting advice to non-affiliated depository institution (b)(9); engaging in futures, forward & CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(J), Winston-Salem, NC CONTINUED	option contracts on bank-eligible securities for hedging purposes (b)(8); engaging in securities credit activities (Reg. T), including acting as a conduit or intermediary in securities borrowing & lending (b)(7); & serving as the general partner CONTINUED	4	Richmond	August 20, 1997
BB&T Corporation(K), Winston-Salem, NC CONTINUED	of & holding equity interests in certain limited partnerships that would be exempt from registration under the 1940 Act.	4	Richmond	August 20, 1997
BB&T Corporation, Winston-Salem, NC	Virginia First Financial Corporation, Petersburg, VA, and Virginia Savings Bank, F.S.B., Petersburg, VA mortgage banking & operating a savings & loan association (b)(1) and (4)	4	Richmond	August 18, 1997
Big Lake Financial Corporation, Okeechobee, FL	CNB Financial Corporation, Clewiston, FL, and Clewiston National Bank, Clewiston, FL	3	Atlanta	August 18, 1997
Biggs, Daniel Biggs; Grimes, Merlin; ED&J, Inc., c/o David Marmie; Carr, Ronald and Call, Dennis; and Southard, R. Joe, all of Great Bend, KS	First Wakeeney Agency, Inc., Wakeeney, KS, and Interstate Bank, Great Bend, KS	CIBC	Kansas City	July 3, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Bloomberg, John Isaac, Park City, UT	Draper BanCorp, Draper, UT and Draper Bank & Trust, Draper, UT	CIBC	San Francisco	August 12, 1997
Bloomer Bancshares, Inc., Bloomer, WI	Peoples State Bank, Bloomer, WI	3	Minneapolis	September 5, 1997
Bryan Family Management Trust, Bryan, TX, and Bryan- Heritage Limited Partnership, Bryan, TX	Bryan-Heritage Limited Partnership, Bryan, TX, and The First National Bank of Bryan, Bryan, TX	3	Dallas	July 21, 1997
C B & T, Inc., McMinnville, TN	CBT Insurance, Inc., Smithville, TN in insurance activities, (b)(11)	4	Atlanta	August 20, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Little Rock, AR	3	St. Louis	August 11, 1997
Cabot Bankshares, Inc., Cabot, AR	The Capital Bank, Cabot, AR	3	St. Louis	July 11, 1997
Cabot Bankshares, Inc., Cabot, AR CORRECTION	The Capital Bank, Little Rock, AR	3	St. Louis	July 11, 1997
Caisse Nationale de Credit Agricole Paris, France	Credit Agricole Indosuez, Paris, France, and Indosuez Investment Management Services, Inc., Menlo Park, CA investment management and advisory services (b)(6)	4	Chicago	July 25, 1997
Canadian Imperial Bank of Commerce(1), Toronto, Canada CONTINUED	CIBC Wood Gundy Securities Corp. ("CIBC Wood Gundy"), New York, NY, all the outstanding shares of Oppenheimer Holdings, Inc., New York, NY, & its subsidiaries, including Oppenheimer & Co., Inc., New York, NY in underwriting & CONTINUED	4	New York	August 28, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Canadian Imperial Bank of Commerce(3), Toronto, CA CONTINUED	in activities related to extending credit (b)(2); in providing financial & investment advisory services (b)(6); in providing securities brokerage, riskless principal, private placement, futures commission merchant & other agency transactional CONTINUED	4	New York	August 28, 1997
Canadian Imperial Bank of Commerce(2), Toronto, Canada CONTINUED	dealing to a limited extent in all types of equity & debt securities that a state member bank may not underwrite and deal in, except ownership interests in open-end investment companies; in making loans or other extensions of credit (b)(1); CONTINUED	4	New York	August 28, 1997
Canadian Imperial Bank of Commerce(4), Toronto, Canada CONTINUED	services (b)(7); in underwriting & dealing in government obligations & money market instruments, providing investments & trading services & buying & selling bullion & related activities (b)(8)	4	New York	August 28, 1997
Carolina First Corporation, Greenville, SC	First Southeast Financial Corporation, Anderson, SC & First Federal Savings & Loan Association of Anderson, Anderson, SC in operating a savings & loan association (b)(4)(ii)	4	Richmond	September 3, 1997
Cates, Joe Lecil and Cates, Roger Kevin, both of Leedy, OK	Western Oklahoma Bancshares, Inc., Elk City, OK, and Bank of Western Oklahoma, Elk City, OK	CIBC	Kansas City	August 11, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Central Illinois Bancorp, Sidney, IL	First Ozaukee Capital Corporation, Cedarburg, WI, and First Ozaukee Savings Bank, Cedarburg, WI	3	Chicago	June 26, 1997
Century Bancorp, MHC, Bridgeton, NJ; and Century Bancorp, Inc., Bridgeton, NJ	Century Savings Bank, Bridgeton, NJ	3	Philadelphia	May 1, 1997
Century South Banks, Inc., Dahlonega, GA	Bank Corporation of Georgia, Macon, GA, and First South Banks, N.A., Macon, GA, and AmeriBank, N.A., Savannah, GA	3	Atlanta	July 18, 1997
Chaparral Bancshares, Inc., Richardson, TX, and Chaparral Delaware Bancshares, Inc., Dover, DE	Van Alstyne Financial Corporation, Van Alstyne, TX, and First National Bank of Van Alstyne, Van Alstyne, TX	3	Dallas	August 8, 1997
Citizens Bancshares Company, Chillicothe, MO	John Birchfield and Debbie Keele, the purchase and servicing of accounts receivable (b)(1)	4	Kansas City	July 30, 1997
Citizens Bancshares of Woodville, Inc., Woodville, WI	Investors bancorporation, Inc., Hudson, WI & Bank St. Croix, Roberts, WI	3	Minneapolis	August 25, 1997
Citizens National Bank of Waxahachie Employee Stock Ownership Plan, Waxahachie, TX	First Citizens Bancshares, Inc. Waxahachie, TX & Citizens National Bank, Waxahachie, TX	CIBC	Dallas	September 3, 1997
Citizens National Corporation, Paintsville, KY	Josephine Bancshares, Inc., Prestonburg, KY, and The Bank Josephine, Prestonburg, KY	3	Cleveland	July 28, 1997



<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Comerzbank AG, Frankfurt am Main, Germany	CAM Acquisition, LLC, Wilmington, DE Montgomery Asset Mangement, L.P., Montgomery Services, LLC, all of San Francisco, CA, securities activities (b)(7)(i) and (iii); financial & Investment advisory services (b)(6); administrative services	4	New York	May 14, 1997
Commerce Bancshares, Inc., Kansas City, MO, and CBI-Kansas Inc., Kansas City, MO	CNB Bancorp, Inc., Independence, KS, and Citizens National Bank, Independence, KS	3	Kansas City	August 8, 1997
Commercial Bancshares, Inc., Texarkana, AR	Citizens State Bank, Hempstead, TX	3	St. Louis	July 29, 1997
Community Bancshares, Inc., Butler, MO	Citizens Bank, Appleton City, MO	3	Kansas City	July 31, 1997
Community Bancshares, Inc., Denver, CO	Upper Rio Grande Bank Corporation, Del Norte, CO, and Rio Grande County Bank, Del Norte, CO	3	Kansas City	July 28, 1997
Community Financial Corp., Olney, IL	MidAmerica Bank of St. Clair County, O'Fallon, IL	3	St. Louis	September 12, 1997
Community Holding Company, Inez, KY	The First National Bank of Louisa, Louisa, KY, into a federal-chartered stock savings bank, Inez Deposit Bank, F.S.B., Inez, KY savings & loan activities (b)(4)	4	Cleveland	August 26, 1997
Community National Bancorporation, Waterloo, IA	Community National Bank (in organization), Waterloo, IA	3	Chicago	July 29, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(1), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., Houston, TX, & SGR Global Advisers, Houston, TX, & Robeco Institutional Asset Management US, Inc., Houston, TX, & AEA Global Advisors LLC, New York, NY, & Robeco Group, N.V., Rotterdam CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(2), Rabobank Nederland, Utrecht, The Netherlands CONTINUED	Smith Graham & Co. Asset Managers L.P., and SGR Global Advisors, and Robeco Institutional Asset Management US, Inc., and AEA Global Advisors, LLC, and Smith Graham & Co. Asset Managers L.P., and SGR Global Advisers, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(3), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	Robeco Institutional Asset Management US, Inc., and AEA Global Advisors LLC, in investment (b)(6), as a general partner to and providing administrative services to investment partnerships, including placing interests in such partnerships, CONTINUED	4	New York	July 10, 1997
Cooperative Centrale Raiffeisen-Boerenleenbank, B.A.(4), Rabobank Nederland, Utrecht, the Netherlands CONTINUED	in acting as a commodity pool operator, and in providing administrative services to open-end investment companies	4	New York	July 10, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Corley, John William, (1) Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL; CONTINUED	CIBC	Chicago	May 16, 1997
Corley, John William, (2) Monticelli, IL CONTINUED	First State Bank of Atwood, Atwood, IL	CIBC	Chicago	May 16, 1997
Cox, Walter L., Sr., Naples, TX	Morris County Bankshares, Incorporated, Naples, TX; Morris County National Bank, Naples, TX	CIBC	Dallas	April 30, 1997
Crestar Financial Corporation, Richmond, VA	American Nat'l Bancorp, Inc., & American Nat'l Savings Bank, F.S.B., Baltimore, MD acting as agent in the sale of mutual funds (b)(7); in the sale of home mortgage redemption insurance (b)(11)(i); and in the sale of annuities (b)(11)(vii)	4	Richmond	August 15, 1997
Crestar Financial Corporation, Richmond, VA	American National Bancorp, Inc., Baltimore, MD, and American National Savings Bank, F.S.B., Baltimore, MD operating a savings and loan association (b)(4)	4	Richmond	August 15, 1997
Cross County Bank Employee Stock Ownership Plan, Wynne, AR	Cross County Bancshares, Inc., Wynne, AR, and Cross County Bank, Wynne, AR	CIBC	St. Louis	August 4, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Dean Financial Services, Inc., St. Paul, MN	The First National Corporation of Aitkin, Inc., & The First National Bank of Aitkin, Aitkin, MN; Mid-Continent Financial Services, Inc., Bloomington, MN, & State Bank of Edgerton, Edgerton, MN; & The First State Bank of Eden Prairie, Eden Prairie, MN	3	Minneapolis	August 15, 1997
Deposit Guaranty Corp., Jackson, MS	CSF Acquisition Corp., Jackson, MS; CitiSave Financial Corporation, Baton Rouge, LA; Citizens Savings Association, F.A., Baton Rouge, LA operating a savings association (b)(4)	4	Atlanta	July 3, 1997
Deutsche Bank, AG (Main) Federal Republic of Germany	Ganis Credit Corporation, Newport Beach, CA, lending (b)(1)	4	New York	May 12, 1997
ECSB Holding Company, Inc., Fort Walton Beach, FL	American National Financial Corporation, Panama City, FL and First National Bank Northwest Florida, Panama City, FL	3	Atlanta	June 27, 1997
Edison Bancshares, Fort Myers, FL	Edison National Bank (in organization), Fort Myers, FL	3	Atlanta	August 1, 1997
Emprise Financial Corporation, Wichita, KS	Mid Continent Bancshares, Inc., El Dorado, KS, & Mid Continent Federal Savings & Loan Association, El Dorado, KS operating a savings association (b)(4)	4	Kansas City	September 2, 1997
Estrin Associates, L.L.C. and Estrin Family Limited Partnership, Bethesda, MD	Estrin Associates, L.L.C. & Estrin Family Limited Partnership T1, Bethesda, MD	CIBC	Richmond	July 15, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
F.N.B. Corporation, Hermitage, PA	Indian Rocks State Bank, Largo, FL	3	Cleveland	September 2, 1997
F.N.B. Corporation, Hermitage, PA	Sun Bancorp, Inc., Selinsgrove, PA & Sun Bank, Selinsgrove, PA, & Pennsylvania Sun Life Insurance Company, Phoenix, AZ providing credit life & disability insurance exclusively to customers of Sun Bank, Sun Bancorp, Inc.'s bank subsidiary (b)(11)	3 and 4	Cleveland	August 7, 1997
Fifth Third Bancorp, Cincinnati, OH	Suburban Bancorporation, Inc., Cincinnati, OH, Suburban Federal Savings Bank, Cincinnati, OH	4	Cleveland	May 27, 1997
First Fairland Banshares, Inc., Fairland, OK	Fairland Holding Company, Inc., Neosho, MO	3	Kansas City	August 1, 1997
First Financial Caribbean Corporation, San Juan, Puerto Rico	Doral Bank, San Juan, Puerto Rico, and Doral Mortgage Corporation, Hato Rey, Puerto Rico making, acquiring, or servicing mortgage loans (b)(1)	3 and 4	New York	August 18, 1997
First Midwest Bancorp, Inc., Itasca, IL	SparBank, Incorporated, McHenry, IL, and McHenry State Bank, McHenry, IL	3	Chicago	July 21, 1997
First National Bancshares of Gallatin, Inc., Gallatin, MO	Interim First National Bank of Gallatin, Gallatin, MO, First National Bank of Gallatin, Gallatin, MO	3	Kansas City	June 27, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
First National Bancshares, Inc., East Lansing, MI	Finance Company of North America, LLC, East Lansing, MI in making and servicing loans (b)(1)	4	Chicago	August 17, 1997
First National Bank Shares, LTD., Great Bend, KS	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 1997
First National of Nebraska, Inc., Omaha, NE, & its subsidiary First National of Colorado, Inc., Fort Collins, CO	Platte Valley National Bank, Grand Island, NE & First National of Nebraska, Lincoln, NE	3	Dallas	August 25, 1997
First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan(1), Monticello, IL CONTINUED	First State Bancorp of Monticello, Inc., Monticello, IL & State Bank of Hammond, Hammond, IL; First State Bank of Monticello, Monticello, IL; First State Bank of Bloomington, Bloomington, IL; First State Bank of Heyworth, Heyworth, IL CONTINUED	3	Chicago	September 12, 1997
First State Bancorp of Monticello, Inc., Employee Stock Ownership Plan(2), Monticello, IL CONTINUED	& First State Bank of Atwood, Atwood, IL	3	Chicago	September 12, 1997
First State Bancshares, Inc., Farmington, MO	Perry County Financial Corporation, Perryville, MO, and Perry County Savings Bank, FSB, Perryville, MO operating a savings association (b)(4)	4	St. Louis	August 1, 1997
First State Bancshares, Inc., Ida Grove, IA	First State Bank, Ida Grove, IA	3	Chicago	August 15, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Firstbank of Illinois Co., Springfield, IL	Geneva Capital Corporation, Springfield, IL serving as a broker in IL, IN & St. Louis, MO for mortgage loans to companies engaged in operating income-producing commercial real estate & in extending credit & servicing loans (b)(1)	4	Chicago	August 26, 1997
Florida Bancshares, Inc., Dade City, FL	First National Bank of Pasco, Dade City, FL	3	Atlanta	April 21, 1997
FSB Bancorp, MHC & FSB Bancorp, both of Farmington, ME CORRECTION	Franklin Savings Bank, Farmington, MN	CIBC	Boston	August 28, 1997
FSB Bancorp, MHC, and FSB Bancorp, both of Farmington, ME	Franklin Savings Bank, Farmington, ME	3	Boston	August 28, 1997
Gage, W. Allen, Houston, TX	First Bancshares of Texas, Inc., Houston, TX & First Bank of Texas, Tomball, TX	CIBC	Dallas	August 28, 1997
Gideon Bancshares Company, Dexter, MO	First Midwest Bank of Chaffee, Chaffee, MO	3	St. Louis	June 20, 1997
Gold Banc Corporation, Inc., Leawood, KS	Farmers Bancshares of Oberlin, Inc., Oberlin, KS, and Farmers National Bank, Oberlin, KS	3	Kansas City	August 21, 1997
Greenblatt, Leon A., III, and Chiplease, Inc., both of Chicago, IL	Home Financial Bancorp, Spencer, IN, and Owen Community Bank, S.B., Spencer, IN	CIBC	Chicago	July 9, 1997
Greer, Elmo, East Bernstadt, KY	Cumberland Valley Financial Company, London, KY	CIBC	Cleveland	May 23, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Grell, Steven; Bovee Investment Trust, Bovee, Michael R., Trustee; Tamisiea, Bruce; Nystrom, Bruce; Grave, Gary; Cotton, John M.; & Hultgren, David M.; all of Spencer, IA, acting in concert	Albert City Bankshares, Inc., Albert City, IA & Albert City Savings Bank, Albert City, IA & The Citizens State Bank, Marathon, IA	CIBC	Chicago	August 29, 1997
Hardin County Bancshares, Inc., Savannah, TN	Majors Insurance Agency, Inc., Adamsville, TN general insurance agency activities in a town of less than 5,000 (b)(11)	4	St. Louis	August 26, 1997
Harris Financial MHC, Harrisburg, PA	Harris Financial Inc., Harrisburg, PA; Harris Savings Bank, Harrisburg, PA	3	Philadelphia	March 27, 1997
Hatch, Gordon M., Portales, NM	Portales National Bancshares, Inc., Portales, NM, and Portales National Bank, Portales, NM	CIBC	Dallas	August 8, 1997
Heartland Bancshares, Inc., Franklin, IN	Heartland Community Bank, Franklin, IN	3	Chicago	September 12, 1997
Hibernia Corporation, New Orleans, LA	Unicorp Bancshares-Texas Inc., Orange, TX, and OrangeBank, Orange, TX	3	Atlanta	August 11, 1997
Hometown Independent Bancorp, Inc., Morton, IL	Morton Community Bank, Morton, IL	3	Chicago	August 15, 1997
Horizon Bancorp, Inc., Beckley, WV	Beckley Bancorp, Inc., Beckley, WV, and Beckley Federal Savings Bank, Beckley, WV operating a savings and loan association (b)(4)	4	Richmond	August 14, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Huntington Bancshares Incorporated(1), Columbus, OH CONTINUED	First Michigan Bancorporation, and Superior Financial Corp., Holland, MI; FMB-Sault Bank, Saulte Ste. Marie, MI; FMB-First Michigan Bank, Zeeland, MI; FMB-First Michigan Bank, Grand Rapids, MI; FMB-Lumberman's Bank, Muskegon, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(2), Columbus, OH CONTINUED	FMB-Northwestern Bank, Boyne City, MI; FMB-State Savings Bank, Lowell, MI; FMB-Commercial Bank, Greenville, MI; FMB-Security Bank, Manistee, MI; FMB-Community Bank, Dowagiac, MI; FMB-Oceana Bank, Hart, MI; CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(3), Columbus, OH CONTINUED	FMB-Reed City Bank, Reed City, MI; FMB-Maynard Allen Bank, Portland, MI; FMB-Old State Bank, Fremont, MI; FMB-Arcadia Bank, Kalamazoo, MI; and FMB-Trust, Holland, MI trust company activities (b)(5); FMB-Brokerage Services, Inc., Holland, MI CONTINUED	3 and 4	Cleveland	July 18, 1997
Huntington Bancshares Incorporated(4), Columbus, OH CONTINUED	customer investments (b)(7); and First Michigan Life Insurance Co., Holland, MI insurance agency underwriting (b)(11);	3 and 4	Cleveland	July 18, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Huntington Bancshares, Inc.(A), Columbus, OH, Huntington Capital Corp., Columbus, OH CONTINUED	underwriting & dealing to a limited extent in all types of debt securities, including corporate debt, sovereign debt securities, mortgage revenue bonds, mortgage-backed and consumer-receivable securities J.P. Morgan & Co. CONTINUED	4	Cleveland	June 17, 1997
Huntington Bancshares, Inc.(B), Columbus, OH CONTINUED	The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp and Security Pacific Corp. (75. Fed. Res. Bull. 192 (1989) CONTINUED	4	Cleveland	June 17, 1997
Industrial Bank of Japan, Ltd., Tokyo, Japan	Aubrey G. Lanston & Co., Inc., New York, NY, securities activities (b)(7); data processing (b)(14); financial & investment activities (b)(6); and underwriting (b)(8)	4	New York	May 12, 1997
Intra Financial Corporation, Clyde, KS	Peoples Bancorp of Belleville, Inc., Belleville, KS, and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
Jackson Boulevard Fund, Ltd., Chicago, IL	Damen Financial Corporation, Schaumburg, IL, Damen National Bank, Schaumburg, IL	CIBC	Chicago	August 1, 1997
Jackson Boulevard Fund, Ltd.; Jackson Boulevard Equities, L.P. & Paul J. Duggan, all of Chicago, IL	Damen Financial Corporation, Schaumburg, IL & Damen National Bank, Schaumburg, IL	CIBC	Chicago	September 3, 1997
Jacobsen, Sam J., Middleton, WI	First Business Bancshares, Madison, WI & First Business Bank, Madison, WI	CIBC	Chicago	August 28, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Jasper Banking Company Second Amended and Restated Employee Stock Ownership Stock Bonus Plan (ESOP), Jasper, GA	JBC Bancshares, Inc., Jasper, GA	CIBC	Atlanta	August 12, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Abdul-Rahman, Yahia and Magda, Pasadena, CA	Greater Pacific Bancshares, Whittier, CA; Bank of Whittier, N.A., Whittier, CA	CIBC	San Francisco	May 5, 1997
Kazi, Zubair and Khatija, Studio City, CA; and Yahia and Magda Abdul-Rahman, Pasadena, CA	Kentucky Home Bank, Bardstown, KY	3	San Francisco	April 17, 1997
Keene Bancorp Employee Stock Ownership Plan & Trust, Keene, TX	Keene Bancorp, Inc., Keene, TX & First State Bank, Keene, TX	3	Dallas	September 2, 1997
KeyCorp(1), Cleveland, OH CONTINUED	Key Capital Markets, Inc., Cleveland, OH underwriting & dealing in all types of debt and equity securities (other than ownership interests in open-end investment companies) J.P. Moran & Co., Inc., The Chase Manhattan Corp., CONTINUED	4	Cleveland	August 1, 1997
KeyCorp(1), Cleveland, OH CONTINUED	Key Capital Markets, Inc., Cleveland, OH, in underwriting & dealing in, to a limited extent, all types of debt & equity securities (other than ownership interests in open-end investment companies) J.P. Morgan & Co., Inc., et al, CONTINUED	4	Cleveland	August 11, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
KeyCorp(2), Cleveland, OH CONTINUED	Bankers Trust New York Corp., Citicorp and Security Pacific Corp., 75 Fed. Res. Bull. 192 (1989); providing certain financial & investment advisory services, providing certain agency transactional services for customer investments CONTINUED	4	Cleveland	August 1, 1997
KeyCorp(2), Cleveland, OH CONTINUED	75 Fed. Res. Bull. 192 (1989); financial & investment advisory activities (b)(6); agency transactional services for customer investments (b)(7); and investment transactions as principal (b)(8)	4	Cleveland	August 11, 1997
KeyCorp(3), Cleveland, OH	& engaging in certain investment transactions & principal (b)(6), (7) & (8)	4	Cleveland	August 1, 1997
Keystone Financial, Inc., Harrisburg, PA	MMC & P, Inc., Pittsburgh, PA employee benefits consulting services (b)(9)	4	Philadelphia	July 29, 1997
Lagomarsino, Richard A, and Robert J., both of Ventura, CA, & Wood, Catherine S., Carpinteria, CA; acting in concert	Americorp, Ventura, CA, and American Commercial Bank, Ventura, CA	CIBC	San Francisco	August 6, 1997
Lagomarsino, Richard A.; Lagomarsino, Ramona; Ramona Lagomarsino Family Limited Partnership; Lagomarsino, Robert J., all of Ventura, CA; & Lagomarsino, Norma M; Wood, Catherine S.; & Wood, Jack W.; acting in concert, all of Carpinteria, CA	Americorp, Ventura, CA, and American Commercial Bank, Ventura CA	CIBC	San Francisco	August 20, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Lashute, Ronald J., Opelousas, LA	American Bancorp, Inc., Opelousas, LA and American Bank & Trust Company, Opelousas, LA	CIBC	Atlanta	May 23, 1997
Leake Family Partnership, L.P., Jackson, MS	Citizens Capital Corporation, Magee, MS, and Citizens State Bank, Magee, MS	CIBC	Atlanta	July 23, 1997
Lexington B & L Financial Corp., Lexington, MO	Lafayette Bancshares, Inc., Lexington, MO, and Lafayette County Bank of Lexington/Wellington, Lexington, MO; and B & L Bank, Lexington, MO operating a savings association (b)(4)	3 and 4	Kansas City	August 4, 1997
Lloyds TSB Group PLC, and Lloyds Bank PLC, both of London, England	IAI Holdings Inc., Investment Advisers, Inc., Minneapolis, MN, trust services (b)(3); investment advisory services (b)(4); full-service brokerage (b)(15); foreign exchange execution & advisory services, and other advisory & administrative services	4	New York	March 26, 1997
Locke, E. David, McFarland, WI	Northern Bancshares, Inc., McFarland, WI & McFarland State Bank, McFarland, WI	CIBC	Chicago	August 29, 1997
Mahaska Investment Company, Oskaloosa, IA	Pella State Bank, Pella, IA	3	Chicago	September 12, 1997
Maries County Bancorp, Inc., Vienna, MO	Progress Bancshares, Inc., Sullivan, MO, and Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 15, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Marshall & Ilsey Corporation, Milwaukee, WI	Security Capital Corporation, Milwaukee, WI, Security Bank, S.S.B., Milwaukee, WI	3	Chicago	May 5, 1997
Maypearl Bancshares, Inc., Maypearl, TX, and Maypearl Holdings, Inc., Wilmington, DE	First State Bank, Maypearl, TX	3	Dallas	August 7, 1997
McConachie, Kirk F., and Patricia A., Andover, KS	Andover Financial Corporation, Andover, KS & The Andover State Bank, Andover, KS	CIBC	Kansas City	August 22, 1997
McGlasson, Harold Edwin, McGlasson, Karen Jane Veilon, and Voorhies & Labbe Profit Sharing Plan, all of Lafayette, LA	Tri-Parish Bancshares, Ltd., Eunice, LA, and Tri-Parish Bank, Eunice, LA	CIBC	Atlanta	August 1, 1997
MidCity Financial Corporation, Chicago, IL	Abrams Centre Bancshares, Inc., Dallas, TX, and Abrams Centre National Bank, Dallas, TX	3	Chicago	August 28, 1997
Middleburg Bancorp, Inc., Middleburg, KY	Lincoln Federal Savings Bank, Liberty, KY in the operation of a federal savings bank (b)(4)	4	St. Louis	July 24, 1997
Midwest Community Bancshares, Inc., Marion, IL	The Bank of Marion, Marion, IL	3	St. Louis	September 2, 1997
Moody Bancshares, Inc., Galveston, TX, and Moody Bank Holding Company, Reno, NV	The Bank of Galveston, N.A., Galveston, TX	3	Dallas	June 30, 1997
Moyer, George H., Jr., Madison, NE, and Moyer, Jon M., Madison, NE	Madison Bancshares, Inc., Madison, NE, and The Bank of Madison, Madison, NE	CIBC	Kansas City	June 26, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Murfreesboro Bancorp, Inc., Murfreesboro, TN	Bank of Murfreesboro, Murfreesboro, TN	3	Atlanta	July 18, 1997
National City Bancshares, Inc., Evansville, IN	Bridgeport Bancorp, Inc., Bridgeport, IL, and First National Bank of Bridgeport, Bridgeport, IL	3	St. Louis	June 6, 1997
NationsBank Corporation(1), Charlotte, NC CONTINUED	Montgomery Securities, Inc., & The Pyramid Company, San Francisco, CA underwriting & dealing in, to a limited extent, all types of debt & equity securities other than interests in open end investment companies CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(2), Charlotte, NC CONTINUED	(See J.P. Morgan & Co., Inc., The Chase Manhattan Corp., Bankers Trust New York Corp., Citicorp, & Security Pacific Corp., 75 Fed. Res. Bull. 192 (1989)); in underwriting & dealing in obligations of the United States, general CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(3), Charlotte, NC CONTINUED	of states and their political subdivisions, and other obligations that state member banks of the Federal Reserve System may be authorized to underwrite and deal in under 12 U.S.C. 24 & 335 (b)(8); in acting as investment or CONTINUED	4	Richmond	August 6, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
NationsBank Corporation(4), Charlotte, NC CONTINUED	financial advisor (b)(6); in providing securities brokerage services (including securities clearing & securities execution services on an exchange), alone & in combination with investment advisory services, & incidental activities CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(5), Charlotte, NC CONTINUED	(including related securities credit activities & custodial services) (b)(7); in buying & selling in the secondary market all types of securities on the order of customers as a riskless principal to CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(6), Charlotte, NC CONTINUED	the extent of engaging in a transaction in which the company, after receiving an order to buy (or sell) a security from a customer, purchases (or sells) the security for its own account to offset a contemporaneous sale to (or purchase CONTINUED	4	Richmond	August 6, 1997
NationsBank Corporation(7), Charlotte, NC CONTINUED	from) the customer (b)(7); in acting as agent for the private placement of securities (b)(7)	4	Richmond	August 6, 1997
New Broadway, Inc., San Antonio, TX	Broadway Bancshares, Inc., San Antonio, TX & Broadway Bancshares of Delaware, Inc., Wilmington, DE; Broadway National Bank, San Antonio, TX & Eisenhower National Bank, San Antonio, TX	3	Dallas	September 4, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
New Prague Bancshares, Inc., New Prague, MN	Community Security Bank, New Prague, MN, a de novo bank	3	Minneapolis	July 7, 1997
Nichols Bancshares, Inc., Kenedy, TX & J.M. Nichols, Inc., Dover, DE	First-Nichols National Bank of Kenedy, Kenedy, TX	3	Dallas	September 2, 1997
Northside Banking Corporation, Tampa, FL	Northside Bank of Tampa, Tampa, FL	3	Atlanta	August 29, 1997
Northwest Suburban Bancorp., Inc. (in formation), Arlington Heights, IL	Mount Prospect National Bank (in organization), Mount Prospect, IL	3	Chicago	July 28, 1997
Northwest Wisconsin Bancorp, Inc., & its wholly-owned subsidiary, BCB Bancorp, Inc., both of Chippewa Falls, WI CORRECTION	Heartland Data Center, Inc., Cameron, WI providing data processing services to local, non-affilite financial institutions (b)(14)	4	Minneapolis	August 11, 1997
Norwest Corporation, Minneapolis, MN	First Valley Bank Group, Los Fresons, TX & First Valley Delaware Financial Corporation, Dover, Delaware, & First Valley Bank, Harlingen, TX	3	Minneapolis	September 2, 1997
Norwest Corporation, Minneapolis, MN	Int'l Bancorp, Golden Valley, MN & Northern Nat'l Bank, Int'l Falls, MN; City Nat'l Bank of Cloquet, Cloquet, MN & Northern Nat'l Bank, Nisswa, MN & Norwest Investment Services, Inc., Minneapolis, MN securities & underwriting activites (b)(7) & (b)(8)	3 and 4	Minneapolis	September 12, 1997
Norwest Corporation, Minneapolis, MN	Packers Management Company, Omaha, NE, & Packers Bank, Omaha, NE	3	Minneapolis	September 2, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
NSB Holding Corp., Staten Island, NY	Check Depot, Staten Island, NY in check cashing, See Midland Bank T1, PLC, 76 Fed. Res. Bull. 869 (1990)	4	New York	August 6, 1997
O.A.K. Financial Corporation, Byron Center, MI	Caledonia Financial Corporation, Caledonia, MI, & State Bank of Caledonia, Caledonia, MI	3	Chicago	August 15, 1997
Otto Bremer Foundation, St. Paul, MN	Bremer Financial Corporation, St. Paul, MN, The Halo Bancorporation, Inc., Devils Lake, ND, & First National Bank of Devils Lake, Devils Lake, ND	3	Minneapolis	August 15, 1997
P.C.B. Bancorp, Inc., Largo, FL	Anchor Savings Bank, F.S.B., St. Petersburg, FL operating a savings association (b)(4)	4	Atlanta	August 8, 1997
Patel, Susma; Patel, Suketu Madhusudan (Suku); Patel, Parimal Kantibhai (Perry); Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	June 26, 1997
Patel, Susma; Patel (Suku), Suketu Madhusudan; Patel (Perry), Parimal Kantibhai; Amin, Bharat Muljibhai, London, England; and King, Dennis John Lloyd, Surrey, England; collectively, as the Patel Group	First Bankshares, Inc., Longwood, FL, and First National Bank of Central Florida, Longwood, FL	CIBC	Atlanta	May 30, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Pathfinder Bancorp, MHC, Oswego, NY	Pathfinder Bancorp, Oswego, NY, and Stock Holding Company, Oswego, NY and Oswego City Savings Bank, Oswego, NY	3	New York	August 7, 1997
PBT Bancshares, Inc., McPherson, KS	Yoder Bankshares, Inc., Yoder, KS, and Farmers State Bank, Yoder, KS	3	Kansas City	June 6, 1997
People's Community Capital Corporation, Aiken, SC	People's Community Bank of South Carolina, Aiken, SC	3	Richmond	August 14, 1997
Peoples Bancorp, Inc., Marietta, OH	Gateway Bancorp, Inc., Catlettsburg, KY, and Catlettsburg Federal Savings Bank, Catlettsburg, KY operating a savings association (b)(4)(ii)	4	Cleveland	August 1, 1997
Peoples Bank Employee Stock Ownership Trust, Marion, KY	Peoples-Marion Bancorp, Inc., Marion, KY	3	St. Louis	June 12, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	August 11, 1997
Peoples Community Bancshares, Inc., Colquitt, GA	Farmers Bank of Malone, Malone, FL	3	Atlanta	July 14, 1997
Peoples Financial Corp., Inc., Ford City, PA	Elderton State Bank, Elderton, PA	3	Cleveland	August 25, 1997
Peoples-Marion Bancorp, Inc., Marion, KY	The Peoples Bank, Marion, KY	3	St. Louis	June 12, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
PHS Bancorp, M.H.C., Beaver Falls, PA	Peoples Home Savings Bank, Beaver Falls, PA	3	Cleveland	May 1, 1997
Pioneer Bancshares, Inc., Chattanooga, TN	Pioneer Bank, F.S.B., Chattanooga, TN operating a savings association (b)(4)	4	Atlanta	July 25, 1997
Plainview Holding Company, Pilger, NE	American National Creighton Co., Creighton, NE, and American National Bank of Creighton, Creighton, NE	3	Kansas City	June 23, 1997
Planters & Merchants Bancshares, Inc., Hearne, TX, & Planters & Merchants Bancshares of Delaware, Inc., Wilmington, DE	Homestead Bank, S.S.B., College Station, TX	3	Dallas	August 14, 1997
Premier Financial Bancorp, Inc., Georgetown, KY	The Sabina Bank, Sabina, OH	3	Cleveland	August 21, 1997
Prillaman, Bob Maurice & Lillias B., Marietta, GA	Independent Bancshares, Inc., Powder Springs, GA	CIBC	Atlanta	August 29, 1997
Proffitt, Richard Todd, Pigeon Forge, TN	Tennessee State Bancshares, Inc., Pigeon Forge, TN (formerly Gatlinburg, TN), and Tennessee State Bank, Gatlinburg, TN	CIBC	Atlanta	August 5, 1997
Progress Bancshares, Inc., Sullivan, MO	Progress Bank of Sullivan, Sullivan, MO, a de novo bank	3	St. Louis	August 8, 1997
Progressive Bancorp, Inc., Pekin, IL	Pekin Savings Bank, S.B., Pekin, IL	3	Chicago	August 15, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
<b>Provident Financial Group, Inc., &amp; FGBI Acquisition Corp., both of Cincinnati, OH</b>	Florida Gulfcoast Bancorp, Inc., Sarasota, FL, and Enterprise National Bank of Sarasota, Sarasota, FL	3	Cleveland	July 24, 1997
<b>Remington, Thomas J., and S. June, both of Lincoln, NE, and Remingrton, Ada E., McCook, Nebraska</b>	Clatonia Bancshares, Inc., Clatonia, NE, and Farmers Bank of Clatonia, Clatonia, NE	CIBC	Kansas City	July 18, 1997
<b>Republic Bancshares, Inc., St. Petersburg, FL</b>	F.F.O. Financial Group, Inc., St. Cloud, FL, and First Federal Savings and Loan Association of Ocelola County, Kissimmee, FL, operating a savings association (b)(4)(ii)	4	Atlanta	May 23, 1997
<b>Reynolds, Marshall T., Huntington, WV</b>	St. Mary Holding Corporation, and Saint Mary Bank & Trust Company, Franklin, Louisiana	CIBC	Atlanta	August 15, 1997
<b>Rockdale National Bankshares, Conyers, GA CORRECTION</b>	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
<b>Rockdale National Bankshares, Inc., Conyers, GA</b>	Rockdale National Bank, Conyers, GA	3	Atlanta	August 25, 1997
<b>Rockdale National Bankshares, Inc., Conyers, GA</b>	Rockdale National Bank, Conyers, GA	3	Atlanta	August 22, 1997
<b>Rossenber, Clifford R., Sunset Beach, CA</b>	Security First Bank, Fullerton, CA	CIBC	San Francisco	May 27, 1997
<b>Santa Barbara Bancorp, Santa Barbara, CA</b>	Citizens State Bank of Santa Paula, Santa Paula, CA	3	San Francisco	July 25, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Security Bancshares, Inc., Scott City, KS	Intra Financial Corp., and Exchange Bank of Clyde, Clyde, KS; Farmers State Bancshares of Sabetha, Inc., Sabetha, KS; Farmers State Bank, Sabetha, KS; Peoples Bancorp of Belleville, Inc., and Peoples Bank of Belleville, Belleville, KS	3	Kansas City	June 20, 1997
Security State Corporation, Centralia, WA	Security State Bank, Centralia, WA	3	San Francisco	June 9, 1997
Sephar, David L., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	July 25, 1997
Southwestern Bancshares, Inc., Oklahoma City, OK	Southwestern Bank & Trust Company, Oklahoma City, OK	3	Kansas City	August 11, 1997
Spanjer, Leland, Cozad, NE, in his capacity as Personal Representative of the Estate of Clifford G. Young	C.S.B. Co., Cozad, NE, Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 11, 1997
Spehar, David L. & Nancy A., Kansas City, KS	First Community Bancshares, Inc., Kansas City, KS, and First Community Bank, Kansas City, KS	CIBC	Kansas City	August 5, 1997
St. Yves, Robert W., Prineville, OR	Prineville Bancorporation, Prineville, OR and Community First Bank, Prineville OR (formerly the Prineville Bank)	CIBC	San Francisco	August 5, 1997
Sterling Bancshares, Inc., Houston, TX	First Houston Bancshares, Houston, TX, and Houston National Bank, Houston, TX	3	Dallas	July 21, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Stockmens Financial Corporation, Rushville, NE	BankWest (a de novo bank), Castle Rock, CO	3	Kansas City	July 25, 1997
Suez Lyonnaise des Euax, Paris, France; Societe Generale de Belgique, Brussels, Belgium; and Generale de Banque, Brussels, Belgium	Harbor Capital Management, Inc., Boston, MA investment advisory activities (b)(6); investment transactions as principal (b)(8); & serve as general partner of & provide management & private placement services to unregistered investment funds	4	New York	August 21, 1997
The Bank of Mulberry Employee Stock Ownership Trust, Mulberry, AR	ACME Holding Company, Inc., Mulberry, AR, and The Bank of Mulberry, Mulberry, AR	3	St. Louis	June 23, 1997
The Chase Manhattan Corporation & Chase Holdings Delaware, Inc., New York, NY CORRECTION	Chase Manhattan Bank & Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 1997
The Chase Manhattan Corporation and Chase Holding Delaware Inc., New York, NY	Chase Trust Company, National Association, Los Angeles, CA	3	New York	August 18, 1997
The Commercial Bancorp, Inc., Ormond Beach, FL	Commercial Bank of Volusia County, Ormond Beach, FL	3	Atlanta	August 15, 1997
TNB Bancorporation, Inc., Brenham, TX, and TNB Bancorporation of Delaware, Inc., Wilmington, DE	Texas National Bank, Brenham, TX	3	Dallas	July 29, 1997
Triangle Bancorp, Inc., Raleigh, NC	Bank of Mecklenburg, Charlotte, NC	3	Richmond	August 1, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
Union Planters Corporation(1), Memphis, TN CONTINUED	Magna Bancorp, Inc., Hattiesburg, MS, & Magnolia Federal Bank for Savings, Hattiesburg, MS indirectly acquiring a federal savings bank (b)(4); & Magna Mortgage Co., Hattiesburg, MS originating & servicing mortgage loans (b)(1) CONTINUED	4	St. Louis	August 15, 1997
Union Planters Corporation(2), Memphis, TN CONTINUED	& in providing real estate appraisal & inspection services (b)(2)	4	St. Louis	August 15, 1997
United Bankshares, Inc., Charleston, WV	First Patriot Bankshares Corporation, Reston, VA, and Patriot National Bank, Reston, VA	3	Richmond	June 16, 1997
United Community Banks Inc., Blairsville, GA	First Clayton Bancshares, Inc., Clayton, GA, and First Clayton Bank and Trust Company, Clayton, GA	3	Atlanta	August 8, 1997
Valcourt, Jeffery T., Arlington, VA	United Financial Banking Companies, Inc., Vienna, VA, and The Business Bank, Vienna, VA	CIBC	Atlanta	June 5, 1997
Valley National Corporation, Lanett, AL	Valley National Bank of Lanett, Lanett, AL	3	Atlanta	September 5, 1997
Wachovia Corporation, Winston-Salem, NC	Jefferson National Bank, Charlottesville, VA and Jefferson National Bank, Charlottesville, VA	3	Richmond	August 18, 1997
West U. Limited, Bradley F. Bracewell, Jr., General Partner, Houston, TX	First University Corporation, Houston, TX, and West University Bank, N.A., Houston, TX	CIBC	Dallas	August 8, 1997



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Western Bank, Albuquerque, New Mexico ESOP & Trust, Albuquerque, NM	Western Bancshares of Albuquerque, Inc., Albuquerque, NM, and Western Bank, Albuquerque, NM	3	Kansas City	August 21, 1997
Woodruff, Thomas M., Humble, TX	Grimes County Capital Corporation, Iola, TX & Community State Bank, Houston, TX	CIBC	Dallas	August 26, 1997
Young, David E., Chattanooga, TN	East Ridge Bancshares, Inc., East Ridge, TN, and Bank of East Ridge, East Ridge, TN	CIBC	Atlanta	July 22, 1997
Young, Susan Aileen, Chicago, IL	C.S.B. Co., Cozad, NE, and Cozad State Bank & Trust Company, Cozad, NE, and First National Bank of Chadron, Chadron, NE	CIBC	Kansas City	August 5, 1997

## Addresses for Comments and Information Requests

Addresses for comments differ from those for information requests.

### *Addresses for Comments*

Comments on the applications and notices may be sent to the appropriate Federal Reserve Bank or the Board.

#### **Federal Reserve Bank of Boston**

Richard Walker, Community Affairs Officer, 600 Atlantic Avenue, Boston, MA  
02106-2204

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Betsy Buttrill White, Senior Vice President, 33 Liberty Street, New York, NY 10045-0001

#### **Federal Reserve Bank of Philadelphia**

Michael E. Collins, Senior Vice President, 100 North 6th Street, Philadelphia,  
PA 19105-1521

#### **Federal Reserve Bank of Cleveland**

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44101-2566

#### **Federal Reserve Bank of Richmond**

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#### **Federal Reserve Bank of Atlanta**

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#### **Federal Reserve Bank of Chicago**

Philip Jackson, Applications Officer, 230 South LaSalle Street, Chicago, IL  
60690-1413

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

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#### **Federal Reserve Bank of Minneapolis**

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#### **Federal Reserve Bank of Kansas City**

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#### **Federal Reserve Bank of Dallas**

Genie D. Short, Vice President, 2200 North Pearl Street, Dallas, TX 75201-2272

#### **Federal Reserve Bank of San Francisco**

Pat Marshall, Manager of Analytical Support, Consumer Regulation Group, 101 Market Street, San  
Francisco, CA 94105-1579

#### **Board of Governors of the Federal Reserve System**

William W. Wiles, Secretary, 20th & Constitution Avenue, N.W., Washington, DC 20551-0001

## ***Information Requests***

The public portions of the applications and notices currently listed in this release are available on an expedited basis from the appropriate Federal Reserve Bank. The public portion of the application also may be obtained from the Board.

### **Federal Reserve Bank of Boston**

Jonathan Fine (TEL: 617-973-3339; FAX: 617-973-3219)

### **Federal Reserve Bank of New York**

Margaret Carmody (TEL: 212-720-7924; FAX: 212-720 -6628)

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### **Federal Reserve Bank of San Francisco**

Michael Johnson (TEL: 415-974-2995; FAX: 415-974-3031)

### **Board of Governors of the Federal Reserve System**

Freedom of Information Office (TEL: 202-452-3684; FAX: 202-872-7562, and 202-872-7565)

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## H.2A

### Notice of Formations and Mergers of, and Acquisitions by, Bank Holding Companies; Change in Bank Control

Notices Filed since the H.2A dated August 14, 1997

The following companies and individuals seek System approval to acquire a bank holding company, a bank, or a nonbanking company in a transaction that is subject to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.), the Change in Bank Control Act (12 U.S.C.1817(j)), Regulation Y (12 CFR Part 225), or other applicable statutes and regulations. Comments regarding the applications and notices must be received in writing at the Reserve Bank indicated, or at the Board of Governors, no later than the end of the public comment period. Addresses for the Board and Federal Reserve Banks are listed at the end of this release.

The public portions of the applications and notices, as well as other related filings required by the Board, may be obtained on an expedited basis by contacting the appropriate Federal Reserve Bank; addresses are listed at the end of this release. Applications and notices also may be obtained from the Board.

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Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
ALBANK, FSB Incentive Savings and Employee Stock Ownership Plan, Albany, NY	ALBANK Financial Corporation, Albany, NY, & ALBANK Commercial, Albany, NY, & ALBANK, FSB, Albany, NY	CIBC	New York	September 10, 1997
Anderson Financial Group, Inc., Golden Valley, MN	Northern National Bank, Nisswa, MN	3	Minneapolis	September 18, 1997
BankAmerica Corporation(1), San Francisco, CA CONTINUED	all of the assets, & assume all of the liabilities of Robertson Stephens & Company Group ("Group"), & Robertson Stephen & Company, Inc. ("RS&Co., Inc."), worldwide in underwriting & dealing in, to a limited extent, all types of CONTINUED	4	San Francisco	September 9, 1997

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Applicant or notificant	Acquiree or activity	Section of law	-Reserve Bank	End of comment period
BankAmerica Corporation(2), San Francisco, CA CONTINUED	debt & equity securities other than interests in open end investment companies; in underwriting & dealing in obligations of the U.S., general obligations of states & their political subdivisions, & other obligations that state member CONTINUED	4	San Francisco	September 9, 1997
BankAmerica Corporation(3), San Francisco, CA CONTINUED	banks of the Federal Reserve System may be authorized to underwrite & deal in (b)8); in acting as investment or financial advisor (b)(6); in securities brokerage services (b)(7); in buying & selling in the secondary market all types CONTINUED	4	San Francisco	September 9, 1997
BankAmerica Corporation(4), San Francisco, CA CONTINUED	of securities on the order of customers as a riskless principal to the extent of engaging in a transaction in which the company, after receiving an order to buy (or sell) a security from a customer, purchases (or sells) the security CONTINUED	4	San Francisco	September 9, 1997
BankAmerica Corporation(5), San Francisco, CA CONTINUED	for its own account to offset a contemporaneous sale to (or purchase from) the customer (b)(76); in acting as agent for the private placement of securities (b)(7) ; & in providing administrative and other services to investment companies, CONTINUED	4	San Francisco	September 9, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
BankAmerica Corporation(6), San Francisco, CA CONTINUED	including open end investment companies, See Bankers Trust 83 Fed. Res. Bull. ____ (Order dated July 21, 1997); Barclays PLC, 83 Fed. Res. Bull. 158 (1996); Bank of Ireland, 82 Fed. Res. Bull. 1129 (1996)	4	San Francisco	September 9, 1997
Calvin B. Taylor Bankshares, Inc., Berlin, MD	Calvin B. Taylor Banking Company of Berlin Maryland, Berlin, MD, & Calvin B. Taylor Bank of Delaware, Ocean View, DE	3	Richmond	September 15, 1997
Citizens Bankers, Inc., Baytown, TX, and Citizens Bankers of Delaware, Wilmington, DE	First National Bank of Bay City, Bay City, TX	3	Dallas	September 18, 1997
First Commercial Corporation, Little Rock, AR	First Charter Bancshares, Inc., North Little Rock, AR, & Charter State Bank, Beebe, Arkansas, Beebe, AR	3	St. Louis	September 19, 1997
First Financial Bankshares, Inc., Abilene, TX	Southlake Bancshares, Inc., Southlake, TX & Texas National Bank, Southlake, TX	3	Dallas	September 19, 1997
First Union Corporation(1), Charlotte, NC CONTINUED	Signet Banking Corp., & Signet Bank, Richmond, VA; Signet Commercial Credit Corp., Richmond, VA making loans that are typically secured by inventory, accounts receivable or like security & are generally structured on a revolving basis (b)(1); CONTINUED	3 and 4	Richmond	September 19, 1997

Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
First Union Corporation(2), Charlotte, NC CONTINUED	Signet Insurance Services, Inc., Richmond, VA insurance activities (b)(11)(iv); Signet Financial Services, Inc., Richmond, VA discount brokerage services (b)(7); Signet Trust Company, Richmond, VA trust company activities (b)(5); CONTINUED	3 and 4	Richmond	September 19, 1997
First Union Corporation(3), Charlotte, NC CONTINUED	Signet Strategic Capital Corp., Richmond, VA providing investment advice as a commodity trading advisor with respect to the purchase & sale of financial futures contracts and options on financial futures contracts & providing CONTINUED	3 and 4	Richmond	September 19, 1997
First Union Corporation(4), Charlotte, NC CONTINUED	foreign exchange advisory & transactional services, (b)(7) & (b)(8); & Virtus Capital Management, Inc., Baltimore, MD investment advisor of various registered open-end management investment companies, mutual funds, etc., & sponsor of mutual funds (b)(6)	3 and 4	Richmond	September 19, 1997
FirstBank Holding Company of Colorado, Lakewood, CO	FirstBank of Parker, Parker, CO	3	Kansas City	September 19, 1997
Frei, Robert L., Wagner, SD	Commercial Holding Company, Wagner, SD, & Commercial State Bank of Wagner, Wagner, SD	CIBC	Minneapolis	September 11, 1997
Harbor, Lacy J., Denison, TX	Marble Falls National Bancshares, Inc., Marble Falls, TX, & Marble Falls National Bank, Marble Falls, TX	CIBC	Dallas	September 4, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
International Bancorporation, Golden Valley, MN	Northern National Bank, Nisswa, MN	3	Minneapolis	September 18, 1997
Landmark Bancorp, Inc., Margate, FL	Sunniland bank, Fort Lauderdale, FL	3	Atlanta	September 19, 1997
Metcalf, Imogene and Butler, Charles W., both of Hooker, OK	Hooker National Bancshares, Inc., Hooker, OK, & First National Bank, Hooker, OK	CIBC	Kansas City	September 10, 1997
Mutual Bancorp of the Berkshires, Inc., Pittsfield, MA	Lee National Banc Corp., Lee, MA, & First National Bank of the Berkshires, Lee, MA & City Savings Bank of Pittsfield, Pittsfield, MA	3	Boston	September 19, 1997
National City Corporation (3), Cleveland, OH, acting through its wholly-owned subsidiary, National Processing, Inc., Louisville, KY CONTINUED	to customers for billing purposes (b)(14). See, Banc One Corporation, 80 Fed. Res. Bull. 139 (1994)	4	Cleveland	September 9, 1997
National City Corporation(1), Cleveland, OH, acting through its wholly-owned subsidiary, National Processing, Inc., Louisville, KY CONTINUED	Caribbean Data Services, Ltd., Dallas, TX in processing the payment of health insurance claims by performing data entry of customer provided information & information relating to the cost of medical treatment, & by utilizing the CONTINUED	4	Cleveland	September 9, 1997



Applicant or notificant	Acquiree or activity	Section of law	Reserve Bank	End of comment period
National City Corporation(2), Cleveland, OH, acting through its wholly-owned subsidiary, National Processing, Inc., Louisville, KY CONTINUED	customer's database to match membership & provider information to facilitate payment between the provider & the insurer, & in collection of financial & orther data from hard copies & electronic images of airline tickets that is provided CONTINUED	4	Cleveland	September 9, 1997
North Fork Bancorporation, Inc., Melville, NY	Branford Savings Bank, Branford, CT	3	New York	September 18, 1997
Olympic Bancorp, Port Orchard, WA	Kitsap Bank, Port Orchard, WA	3	San Francisco	September 19, 1997
Platt, Michael D., Hardtner, KS; Molz, James L., Kiowa, KS; Collins, David C., & Pederson, Roland C., both of Burlington, OK	B-K Agency, Inc. Hardtner, KS, & The Farmers State Bank, Hardtner, KS	CIBC	Kansas City	September 10, 1997
Regions Financial Corporation, Birmingham, AL	Griffin Federal Savings Bank, Griffin, GA operating a savings association (b)(4)	4	Atlanta	September 19, 1997
Saehan Bancorp, Los Angeles, CA	Saehan Bank, Los Angeles, CA	3	San Francisco	September 19, 1997
Santander Holding Internacional, S.A., and Santusa Holding, S.L., both of Madrid, Spain	Banco Santander Puerto Rico, San Juan, Puerto Rico. Santander Holding Invernacional, S.A., Santusa Holding, S.L., & Banco Santander Puerto Rico all currently are subsidiaries of Banco Santander, S.A., Madrid, Spain	3	New York	September 10, 1997
Union Bancshares, Inc., Fargo, ND	Union State Bank of Fargo, Fargo, ND	3	Minneapolis	September 15, 1997

<b>Applicant or notificant</b>	<b>Acquiree or activity</b>	<b>Section of law</b>	<b>Reserve Bank</b>	<b>End of comment period</b>
Union Planters Corporation, Memphis, TN, and its wholly-owned bank holding company subsidiary, Capital Bancorporation, Inc., Memphis, TN	Sho-Me Financial Corporation, Mt. Vernon, MO, and its wholly-owned savings association subsidiary, 1st Savings Bank, f.s.b., Mt. Vernon, MO in operating a savings institution (b)(4)(ii)	4	St. Louis	September 4, 1997
UST Corp., Boston, MA	Firestone Financial Corp., Newton, MA in installment loan & lease financing activities to commercial customers (b)(1) & (b)(3)	4	Atlanta	September 15, 1997
Wachovia Corporation, Winston-Salem, NC	1st United Bancorp, Boca Raton, FL, & First United Bank, Boca Raton, FL, & United Bancorp's subsidiary, Island Investment Service, Inc., Palm Beach, FL in securities brokerage activities (b)(7)(i)	3	Richmond	September 15, 1997
Zions Bancorporation, Salt Lake City, UT	GB Bancorporation, San Diego, CA, & Grossmont Bank, San Diego, CA	3	San Francisco	September 15, 1997

# Addresses for Comments and Information Requests

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02106-2204

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Betsy Buttrill White, Senior Vice President, 33 Liberty Street, New York, NY 10045-0001

### **Federal Reserve Bank of Philadelphia**

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44101-2566

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### **Federal Reserve Bank of Atlanta**

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

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### **Federal Reserve Bank of Minneapolis**

Karen L. Grandstrand, Vice President, 250 Marquette Avenue, Minneapolis, MN 55480-2171

### **Federal Reserve Bank of Kansas City**

D. Michael Manies, Assistant Vice President, 925 Grand Avenue, Kansas City, MO 64198-0001

### **Federal Reserve Bank of Dallas**

Genie D. Short, Vice President, 2200 North Pearl Street, Dallas, TX 75201-2272

### **Federal Reserve Bank of San Francisco**

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Francisco, CA 94105-1579

### **Board of Governors of the Federal Reserve System**

William W. Wiles, Secretary, 20th & Constitution Avenue, N.W., Washington, DC 20551-0001

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### **Federal Reserve Bank of Minneapolis**

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### **Federal Reserve Bank of Kansas City**

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