



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

April 14, 1997

William H. Caughran, Jr., Esq.
Associate Counsel
AmSouth Bank of Alabama
P.O. Box 11007
Birmingham, Alabama 35288

Dear Mr. Caughran:

The Board of Governors of the Federal Reserve System has approved the following applications filed pursuant to the Bank Merger Act and the Federal Reserve Act:

AmSouth Bank of Alabama, Birmingham, Alabama, to merge with AmSouth Bank of Florida, Tampa, Florida; AmSouth Bank of Georgia, Rome, Georgia; AmSouth Bank of Tennessee, Chattanooga, Tennessee; and AmSouth Bank of Walker County, Jasper, Alabama; and to establish branch offices.

Because the provisions of the Riegle-Neal Act relied on for this determination do not become effective until June 1, 1997, the Board's action approving the proposal shall not be effective until June 1, 1997. Material related to the Board's action is enclosed. Please advise the Federal Reserve Bank of Atlanta in writing when the approved action is consummated.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Jennifer J. Johnson".

Jennifer J. Johnson

Deputy Secretary of the Board

Enclosures: 1. Press Release
2. Order

cc: Federal Reserve Bank of Atlanta
Federal Deposit Insurance Corporation
Alabama Superintendent of Banks
Florida State Comptroller
Georgia Commissioner of Banking and Finance
Tennessee Commissioner of Financial Institutions