



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

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

February 27, 1997

Ms. Lois C. Berthaume
Vice President
Federal Reserve Bank of Atlanta
104 Marietta Street, N.W.
Atlanta, Georgia 30303-2713

RE: Applications by AmSouth Bank of Alabama, Birmingham,
Alabama, to establish branch offices located at 1515
McFarland Boulevard, Tuscaloosa, Alabama, and 6639
Highway 431 South, Huntsville, Alabama.

Dear Ms. Berthaume:

Acting pursuant to section 265.5(c)(2) of the Board's
Rules Regarding Delegation of Authority, I have approved the
application of AmSouth Bank of Alabama, Birmingham, Alabama, to
establish branch offices at 1515 McFarland Boulevard, Tuscaloosa,
Alabama, and 6639 Highway 431 South, Huntsville, Alabama.

Two copies of the letter to AmSouth Bank of Alabama are
enclosed. One copy is for your files; please forward the other
to the appropriate state authorities.

Very truly yours,

A handwritten signature in black ink, appearing to read "William W. Wiles", written in a cursive style.

William W. Wiles
Secretary of the Board

Enclosures