



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

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

January 8, 1998

Mr. William H. Caughran, Jr.
Associate Counsel
AmSouth Bank
Post Office Box 11007
Birmingham, Alabama 35288

RE: Application of AmSouth Bank, Birmingham, Alabama, to establish five (5) branch offices: one at 111-B Baldwin Square, Fairhope, Alabama; one at 2404 Danville Road, S.W., Decatur, Alabama; one at 8805 New Tampa Boulevard, Tampa, Florida; one at 4404 West Kennedy Avenue, Tampa, Florida; and one at 1206 Market Center, Chattanooga, Tennessee.

Dear Mr. Caughran:

Acting pursuant to authority delegated by the Board of Governors of the Federal Reserve System, and having considered the application in light of relevant factors, I have approved the application of AmSouth Bank, Birmingham, Alabama, to establish five (5) branch offices: one at 111-B Baldwin Square, Fairhope, Alabama; one at 2404 Danville Road, S.W., Decatur, Alabama; one at 8805 New Tampa Boulevard, Tampa, Florida; one at 4404 West Kennedy Avenue, Tampa, Florida; and one at 1206 Market Center, Chattanooga, Tennessee.

The approval of this application is subject to the completion of the proposed establishment of the five branches within one year from the date of this letter and to our understanding that the establishment of these branches has been approved by the appropriate Alabama, Florida and Tennessee state authorities. Please advise the Federal Reserve Bank of Atlanta one week prior to the opening of each of the proposed branches.

Very truly yours,

A handwritten signature in cursive script, appearing to read "William W. Wiles".

William W. Wiles
Secretary of the Board

cc: Federal Deposit Insurance Corporation