

pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 7, 1997.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *First Virginia Banks, Inc.*, Falls Church, Virginia to merge with Premier Bankshares Corporation, Bluefield, Virginia, and thereby indirectly acquire Premier Bank, N.A., Tazewell, Virginia; Premier Bank-South, National Association, Wytheville, Virginia; and Premier Bank-Central, N.A., Honaker, Virginia.

In connection with this application, Applicant also has applied to acquire Premier Trust Company, Bluefield, Virginia, and thereby engage in activities that may be performed by a trust company (including activities of a fiduciary, agency, or custodial nature), in the manner authorized by federal or state law, pursuant to § 225.25(b)(3) of the Board's Regulation Y.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Bando McGlocklin Capital Corporation*, Pewaukee, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Investors Bank, Pewaukee, Wisconsin a *de novo* bank.

In connection with this application, Applicant has also retain to acquire Bando McGlocklin Small Business Lending Company and Bando McGlocklin Investment Corporation, Pewaukee, Wisconsin, and thereby continue to engage in the activities permitted by § 225.25(b)(1) of the Board's Regulation Y.

C. Federal Reserve Bank of Minneapolis (Karen L. Grandstrand, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480-2171:

1. *Conrad Company*, Minneapolis, Minnesota; to acquire up to 62 percent of voting shares of National Mercantile Bancorp, Los Angeles, California, and thereby indirectly acquire Mercantile National Bank, Los Angeles, California.

D. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105-1579:

1. *Citizens Bancorp*, Corvallis, Oregon; to become a bank holding company by acquiring 100 percent of the voting shares of Citizens Bank, Corvallis, Oregon.

Board of Governors of the Federal Reserve System, March 7, 1997.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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#### **Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 27, 1997.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Barnett Banks, Inc.*, Jacksonville, Florida; Crestar Financial Corporation, Richmond, Virginia; First Union Corporation, Charlotte, North Carolina; NationsBank Corporation, Charlotte, North Carolina; Southern National Corporation, Winston-Salem, North Carolina; and Wachovia Corporation, Winston-Salem, North Carolina; to acquire HONOR Technologies, Inc., Maitland, Florida, and thereby engage, directly and indirectly in certain data processing and electronic funds transfer services, pursuant to § 225.25(b)(7) of the Board's Regulation Y. These activities will be conducted throughout the United States and in certain foreign countries.

In connection with this application, HONOR Technologies, Inc., also proposes to acquire 9.1 percent of the voting shares of Card Alert Services, Inc., Arlington, Virginia, and thereby engage in providing debit card securities services, pursuant to § 225.25(b)(7) of the Board's Regulation Y.

B. Federal Reserve Bank of Cleveland (R. Chris Moore, Senior Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Banc One Corporation*, Columbus, Ohio; to acquire First USA, Inc., Dallas, Texas, and thereby indirectly acquire First USA Bank, Wilmington, Delaware, and thereby engage in issuing and making revolving extensions of credit, pursuant to consumer credit cards and in conducting activities incidental to its credit card business, pursuant to § 225.25(b)(1) of the Board's Regulation Y; First USA Financial Services, Inc., Murray, Utah, and thereby engage in issuing and making extensions of credit, pursuant to commercial credit cards that it issues to business, governmental units, and other entities, pursuant to §§ 225.25(b)(1) and (b)(2) of the Board's Regulation Y; PHH/Paymentech LLC, Dallas, Texas, and thereby engage in a joint venture through Paymentech Fleet Services, Inc., with PHH Vehicle Management Services, Corp, and thereby engage in providing credit card marketing, transaction processing, and other services to organizations that operate fleets of vehicles, including offering a private label credit card that is given to drivers of fleet vehicles for use in paying for services provided by vendors, pursuant to § 225.25(b)(1) of

the Board's Regulation Y; First USA Federal Savings Bank, Wilmington, Delaware, and thereby engage in operating a federally chartered savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y; First USA Merchant Services, Inc., Dallas, Texas, and thereby engage in processing credit and debit card transactions for merchants directly and indirectly through financial institutions and independent sales organizations, pursuant to §§ 225.25(b)(1) and (b)(7) of the Board's Regulation Y; First USA Technology, Inc., Dallas, Texas, and thereby engage in serving as licensor for software provided to merchants in connection with First USA Merchant Services, Inc., and credit and debit card transaction processing activities, pursuant to §§ 225.25(b)(1) and (b)(7) of the Board's Regulation Y; Paymentech New Hampshire, Inc., Salem, New Hampshire, and thereby engage in specialized credit and debit card transaction processing services to direct response merchants and also providing specialized PC-based software used by direct response merchants in connection with the entry of customer card data and card transaction processing, pursuant to §§ 225.25(b)(1) and (b)(7) of the Board's Regulation Y; Gensar Technologies, Inc., Tampa, Florida, and thereby engage in providing certain credit and debit card transaction processing services and equipment for merchants directly and indirectly through financial institutions and independent sales organizations and acting as the licensor of PC-based software designed solely for the processing of financial data, pursuant to §§ 225.25(b)(1) and (b)(7) of the Board's Regulation Y; Merchant Link, Inc., Bethesda, Maryland, and thereby engage in providing specialized help-desk services in connection with the operation of bank card modules of certain integrated hotel, restaurant, and retail financial management systems to support the processing of credit and debit card transactions, pursuant to § 225.25(b)(7) of the Board's Regulation Y; and First Virtual Holdings Incorporated, San Diego, California, and thereby engage in providing secure off-line verification of the identity of the purchaser and seller in a credit card transaction over the Internet, processing such card transactions, operating a shared website for sellers of information products, and other activities relating to the billing, on-line payments, and sale of merchandise over the Internet, pursuant to §§ 225.25(b)(1) and (b)(7) of the Board's Regulation Y.

2. *PNC Bank Corp.*, Pittsburgh, Pennsylvania; to acquire V.F. Partners,

L.P., and thereby engage *de novo* through a subsidiary, PNC GPI, Inc., that will acquire certain assets of V.F. Partners, L.P., and act as a general partner of certain limited partnerships now existing or to be established in the future that are exempt from registration as investment companies under the Investment Company Act of 1940 (15 U.S.C. §§ 80a). See *Meridian Bancorp, Inc.*, 80 Fed. Res. Bull. 736 (1994); *Bessemer Group, Inc.*, 82 Fed. Res. Bull. 569 (1996); *Dresdner Bank AG*, 82 Fed. Res. Bull. 850 (1996); *NationsBank Corporation*, 83 Fed. Res. Bull. 148 (1997); *Stichting Priorteit ABN-AMRO/ChiCorp*, 83 Fed. Res. Bull. 138 (1997).

Board of Governors of the Federal Reserve System, March 7, 1997.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Office of Minority Health; Amendment to the Notice of a Cooperative Agreement With Central State University

This notice withdraws in its entirety and supersedes the Notice of a Cooperative Agreement With Central State University as published on Friday, February 7, 1997, in Federal Register, Vol. 62, No. 26, pages 5833-5835.

The Office of Minority Health (OMH) announces that it will enter into a cooperative agreement with Central State University, representing the Minority Male (Min-Male) Consortium, to support a Family and Community Violence Prevention Program.

The purpose of the Family and Community Violence Prevention Program is to positively impact the increasing incidence of violence and abusive behavior in low income, at-risk communities through the mobilization of community partners to address these issues. In order to have an effect on this trend, interventions conducted through partnerships must be directed to the individual, the family and the community as a whole, and must be designed to impact the academic and personal development of those who are at risk.

This cooperative agreement is intended to demonstrate the merit of programs that involve partnerships between community institutions and Family Life Centers to spearhead a

community effort to improve the quality of life for all community residents.

### Authority

This cooperative agreement is authorized under section 1707(d)(1) of the Public Health Service Act, 42 U.S.C. 300u-6(d)(1).

### Availability of Funds

Approximately \$4,800,000 (indirect and direct costs) is available in FY 1997 to fund this cooperative agreement. The project is expected to begin on September 30, 1997, for a 12 month budget period within a project period not to exceed 3 years. Continuation awards within the project period will be made on the basis of satisfactory performance and availability of funds. Up to 19 institutions will be selected to receive awards of approximately \$200,000 per year to support family and community violence prevention programs. Special consideration will be given to those institutions which currently have Family Life Centers supported by the OMH/Central State University cooperative agreement. These institutions are collectively known as the Minority Male (Min-Male) Consortium.

### Background

Assistance will be provided only to Central State University of Wilberforce, Ohio in its management capacity on behalf of the Minority Male (Min-Male) Consortium and the Advisory Board. No other applications are solicited. Central State University is uniquely qualified to administer this cooperative agreement because it has:

1. Developed an infrastructure to manage a multi-faceted demonstration program coordinated among widely dispersed institutions of higher education addressing the issues of family and community violence;
2. In place a management staff with the background and experience to guide, develop and evaluate a multimillion dollar demonstration program;
3. Established a relationship with a network of institutions of higher education actively involved in programs to prevent family and community violence;
4. Demonstrated an ability to bring together individual schools to function as a cohesive unit in addressing common issues and goals;
5. Experience in carrying out a program designed to reduce the incidence of violence and crime; and
6. Demonstrated through past activities its ability to pull together experts in the field of violence