

Board of Governors of the Federal Reserve System, September 27, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-25494 Filed 9-30-99; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than October 15, 1999.

**A. Federal Reserve Bank of Dallas** (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *George Don Briant; D'Ruth Crosgrove; and Frank R. and Polly Farrar*; all of Canadian, Texas; to retain voting shares of First Canadian Bancorp, Inc., Canadian, Texas, and thereby indirectly retain voting shares of The First National Bank of Canadian, Canadian, Texas.

2. *Harlan R. Heitkamp*, Corpus Christi, Texas; *R. Scott Heitkamp*, Corpus Christi, Texas; and *James M. May, M.D.*, Corpus Christi, Texas; to acquire additional voting shares of First International Bancshares, Inc., Corpus Christi, Texas, and thereby indirectly acquire additional voting shares of Valuebank, Corpus Christi, Texas.

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## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval,

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. The application also will 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 (12 U.S.C. 1843). 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 October 25, 1999.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Banco Portugues do Atlantico, S.A.*, Oporto, Portugal, and its affiliates, Banco Comerical Portugues, S.A. Oporto, Portugal, BCP-IF S.G.P.S., LDA, Lisbon, Portugal, and its subsidiaries, BPA International, S.G.P.S. Sociedade Unipessoal LDA, Maderia, Portugal, and Banco Portugues do Atlantico (USA), Inc., Newark, New Jersey; to become bank holding companies by acquiring 100 percent of the voting shares of Banco Portugues do Atlantico, National Association, Newark, New Jersey.

**B. Federal Reserve Bank of Cleveland** (Paul Kaboth, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *F.N.B. Corporation*, Hermitage, Pennsylvania; to acquire 20 percent of the voting shares of Sun Bancorp, Inc., Selinsgrove, Pennsylvania, and thereby indirectly acquire Sun Bank, Selinsgrove, Pennsylvania.

**C. Federal Reserve Bank of Richmond** (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Uwharrie Capital Corp.*, Albemarle, North Carolina; to merge with Anson

Bancorp, Inc., Wadesboro, North Carolina, and thereby indirectly acquire Anson Savings Bank, Inc., Wadesboro, North Carolina.

**D. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *First Manitowoc Bancorp, Inc.*, Manitowoc, Wisconsin; to acquire 100 percent of the voting shares of capital stock of Dairy State Financial Services, Plymouth, Wisconsin, by merging Dairy State Financial Services into FMB Interim Corp., a wholly owned subsidiary of First Manitowoc Bancorp, Inc. and thereby acquire 100 percent of Dairy State Bank, Plymouth, Wisconsin.

**E. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Arvest Bank Group, Inc.*, Bentonville, Arkansas; to acquire 100 percent of the voting shares of The First National Bank of Huntsville, Huntsville, Arkansas.

**F. Federal Reserve Bank of Minneapolis** (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *Rivers Ridge Holding Company*, Edina, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of BankVista, Sartell, Minnesota, a *de novo* bank.

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**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### 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, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) 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. The notice also will 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 October 15, 1999.

**A. Federal Reserve Bank of New York** (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Landesbank Baden-Wuerttemberg*, Stuttgart, Federal Republic of Germany; to engage *de novo* through its subsidiary, SuedLeasing (USA) Corp., New York, New York, in leasing activities in North America, pursuant to § 225.28 (b)(3) of Regulation Y.

**B. Federal Reserve Bank of Atlanta** (Cynthia Goodwin, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *PAB Bankshares, Inc.*, Valdosta, Georgia; to acquire Baxley Federal Savings Bank, Baxley, Georgia, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y. Comments regarding this application must be received not later than October 25, 1999.

**C. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Iowa State Bank Holding Company*, Des Moines, Iowa; to engage *de novo* through its subsidiary, Capitol Partners, L.C., Des Moines, Iowa, in community development activities, pursuant to § 225.28(b)(12) of Regulation Y.

Board of Governors of the Federal Reserve System, September 27, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-25495 Filed 9-30-99; 8:45 am]

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### Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, October 21, 1999. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, D.C., in the Board Room of the Eccles Building (2nd floor). The meeting will begin at 8:45 a.m. and is expected to conclude at 1:00 p.m. The

Eccles Building is located on C Street, Northwest, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

*Electronic Delivery of Disclosures Proposals.* The Depository and Delivery Systems and the Consumer Credit Committees will lead a discussion about the proposals to permit electronic delivery of federally mandated disclosures under certain consumer financial services and fair lending laws such as the Truth in Lending and Equal Credit Opportunity Acts.

*Regulation B Proposal.* The Bank Regulations Committee will lead a discussion of proposed revisions to Regulation B which implements the Equal Credit Opportunity Act.

*Subprime Lending.* The Community Affairs and Housing Committee will lead a discussion of issues regarding lenders' subprime lending practices.

*Members Forum.* Individual Council members will present views on economic conditions present within their industries or local economies.

*Committee Reports.* Council committees will report on their work.

Other matters previously considered by the Council or initiated by Council members also may be discussed.

Persons wishing to submit views to the Council regarding any of the above topics may do so by sending written statements to Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470. Telecommunications Device for the Deaf (TDD) users may contact Diane Jenkins, 202-452-3544.

Board of Governors of the Federal Reserve System, September 27, 1999.

**Jennifer J. Johnson**

*Secretary of the Board*

[FR Doc. 99-25490 Filed 9-30-99; 8:45AM]

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### FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

#### Sunshine Act Meeting

**TIME AND DATE:** 10:00 a.m. (EDT) October 12, 1999.

**PLACE:** 4th Floor, Conference Room 4506, 1250 H Street, N.W., Washington, D.C.

**STATUS:** Open.

#### MATTERS TO BE CONSIDERED:

1. Approval of the minutes of the September 13, 1999, Board member meeting.
2. Thrift Savings Plan activity report by the Executive Director.
3. Review of KPMB Peat Marwick audit reports:

"Pension and Welfare Benefits Administration Review of the Thrift Savings Plan System Enhancements and Software Change Controls at the United States Department of Agriculture, National Finance Center and Federal Retirement Thrift Investment Board"

"Pension and Welfare Benefits Administration Year 2000 Program Analysis of the Thrift Savings Plan at the Federal Retirement Thrift Investment Board and the U.S. Department of Agriculture, National Finance Center"

"Pension and Welfare Benefits Administration Data Security Vulnerability Review at the United States Department of Agriculture, National Finance Center"

"Pension and Welfare Benefits Administration Review of U.S. Department of Treasury Operations relating to the Thrift Savings Plan Investments in the Government Securities Investment Fund"

"Pension and Welfare Benefits Administration Review of the Thrift Savings Plan Annuity Operations at the Metropolitan Life Insurance Company"

"Pension and Welfare Benefits Administration Review of the Policies and Procedures of the Federal Retirement Thrift Investment Board Administrative Staff"

**CONTACT PERSON FOR MORE INFORMATION:** Thomas J. Trabucco, Director, Office of External Affairs, (202) 942-1640.

Dated: September 27, 1999.

**Elizabeth S. Woodruff,**

*Secretary to the Board, Federal Retirement Thrift Investment Board.*

[FR Doc. 99-25665 Filed 9-28-99; 4:47 pm]

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