

1. *National City Corporation*, Cleveland, Ohio; to merge with United Bancorp of Kentucky, Inc., Lexington, Kentucky, and thereby indirectly acquire The First State Bank and Trust Company, Manchester, Kentucky; The London Bank & Trust Company, London, Kentucky; Bank of Danville and Trust Company, Danville, Kentucky; The First National Bank and Trust Company, Nicholasville, Kentucky; Richmond Bank and Trust Company, Richmond, Kentucky, and First National Bank & Trust Company of Woodford County, Versailles, Kentucky.

In connection with this application, Applicant also has applied to acquire American Fidelity Bank, FSB, Harlan, Kentucky, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

**B. Federal Reserve Bank of Atlanta** (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *First National Bancorp*, Gainesville, Georgia; to acquire FF Bancorp, Inc., New Smyrna Beach, Florida, and Key Bancshares, Inc., Tampa, Florida, and thereby indirectly acquire The Key Bank of Florida, Tampa, Florida.

In connection with this application, Applicant also has applied to acquire First Federal Savings Bank of New Smyrna, New Smyrna Beach, Florida, and First Federal Savings Bank of Citrus County, Inverness, Florida, and thereby engage in operating savings associations, pursuant to § 225.25(b)(9) of the Board's Regulation Y. The proposed activity will be conducted throughout the state of Florida.

Board of Governors of the Federal Reserve System, March 13, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 95-6619 Filed 3-16-95; 8:45 am]

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### **Ohio Heritage Bancorp, Inc., et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies**

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is 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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than April 10, 1995.

**A. Federal Reserve Bank of Cleveland** (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Ohio Heritage Bancorp, Inc.*, Coshocton, Ohio; to become a bank holding company by acquiring 100 percent of the voting shares of Ohio Heritage Bank, Coshocton, Ohio, a *de novo* bank in formation.

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

1. *New Central Illinois Financial Co., Inc.*, Champaign, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of BankIllinois Financial Co., Champaign, Illinois, and thereby indirectly acquire BankIllinois, Champaign, Illinois; and Central Illinois Financial Corporation, Champaign, Illinois, and thereby indirectly acquire The Champaign National Bank, Champaign, Illinois.

**C. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166:

1. *Pleasant Hope Bancshares, Inc.*, Pleasant Hope, Missouri; to acquire 8.57 percent of the voting shares of Premier Bancshares, Inc., Jefferson City, Missouri, and thereby indirectly acquire Premier Bank, Jefferson City, Missouri.

In connection with this application, Premier Bancshares, Inc., Jefferson City, Missouri; has applied to become a bank holding company by acquiring 100 percent of the voting shares of Premier Bank, Jefferson City, Missouri.

**D. Federal Reserve Bank of Minneapolis** (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Security Richland Bancorporation*, Miles City, Montana; to acquire 100 percent of the voting shares of FirstWest Bank, Billings, Montana.

Board of Governors of the Federal Reserve System, March 13, 1995.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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### **Pointe Financial Corporation, et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities**

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is 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 question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

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 31, 1995.

**A. Federal Reserve Bank of Atlanta** (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Pointe Financial Corporation*, Boca Raton, Florida; to engage *de novo* through its subsidiary Pointe Financial