

voting shares of Community Bank of South Florida, Inc., Homestead, Florida, and thereby indirectly retain shares of Community Bank of Homestead, Homestead, Florida.

Board of Governors of the Federal Reserve System, October 18, 1995.

Jennifer J. Johnson,  
*Deputy Secretary of the Board.*

[FR Doc. 95-26276 Filed 10-23-95; 8:45 am]

BILLING CODE 6210-01-F

**BT Financial Corporation, 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 November 17, 1995.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *BT Financial Corporation*, Johnstown, Pennsylvania; to acquire 100 percent of the voting shares of The Huntington National Bank of Pennsylvania, Uniontown, Pennsylvania.

In connection with this application, the target bank will be merged with and into Applicant's subsidiary bank, Fayette Bank, Uniontown, Pennsylvania.

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

1. *Bank Corporation of Georgia*, Macon, Georgia; to acquire 100 percent of the voting shares of Effingham Bank & Trust, Rincon, Georgia.

2. *Regions Financial Corporation*, Birmingham, Alabama; to merge with Metro Financial Corporation, Atlanta, Georgia, and thereby indirectly acquire Metro Bank, Atlanta, Georgia.

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**First Bank System, Inc.; Formation of,  
Acquisition by, or Merger of Bank  
Holding Companies; and Acquisition  
of Nonbanking Company**

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The listed company has also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) 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 acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

The 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 17, 1995.

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

1. *First Bank System, Inc.*, Minneapolis, Minnesota; to merge with FirstTier Financial, Inc., Omaha, Nebraska, and thereby indirectly acquire FirstTier Bank, N.A., Omaha, Nebraska; FirstTier Bank, N.A., Norfolk, Nebraska; FirstTier Bank, N.A., Scottsbluff, Nebraska; FirstTier Bank, N.A., Lincoln, Nebraska; Nevada National Bank, Nevada, Iowa; Security Savings Bank, Williamsburg, Iowa; and Valley State Bank, Rock Valley, Iowa.

In connection with this application, Applicant also has applied to acquire FirstTier Insurance, Inc., Omaha, Nebraska, and thereby engage in the sale of credit-related insurance in connection with extensions of credit by the FirstTier Financial, Inc., bank subsidiaries, pursuant to §§ 225.25(b)(8)(i) and (vii) of the Board's Regulation Y; FirstTier Mortgage Company, Omaha, Nebraska, and thereby engage in mortgage lending activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y; and Wyoming Trust Management Company, Gillette, Wyoming, and thereby engage in providing fiduciary and asset management services to individuals and corporations, pursuant to §§ 225.25(b)(3) and (4) of the Board's Regulation Y.

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**First National of Nebraska, Inc.;  
Application to Engage in Nonbanking  
Activities**

First National of Nebraska, Inc., Omaha, Nebraska (Applicant), has given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and § 225.23(a)(3) of the Board's Regulation Y (12 CFR 225.23(a)(3)) to engage *de novo* through a wholly owned subsidiary, First Technology Solutions, Inc., Omaha, Nebraska (Company), in designing,