

how the party commenting would be aggrieved by approval of the proposal.

Comments regarding this application must be received not later than January 2, 1996.

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

1. *Carolina First Corporation*, Greenville, South Carolina; to acquire Blue Ridge Finance Company, Inc., Greenville, South Carolina, and thereby indirectly engage in purchasing sub-prime automobile chattel receivables from automobile dealers, the subsequent servicing of such receivables, and other activities related to such receivables and their associated servicing (such as the foreclosed activities), pursuant to § 225.25(b)(1)(i) of the Board's Regulation Y; in making, acquiring, and servicing loans or other extensions of credit in a manner typical of finance companies (including direct auto lending) and other activities typically associated with consumer finance operations, pursuant to § 225.25(b)(1)(i) of the Board's Regulation Y; and in acting as agent or broker for insurance directly related to an extension of credit by a finance company, pursuant to § 225.25(b)(8)(ii) of the Board's Regulation Y. Comments on this application must be received by December 29, 1995.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Swanton Agency, Inc.*, Swanton, Nebraska; to acquire Plymouth Investment Company, Plymouth, Nebraska, and thereby engage in the sale of general insurance in a town of less than 3,000, pursuant to § 225.25(b)(8)(iii)(A) of the Board's Regulation Y. This activity will be conducted in Plymouth, Nebraska.

Board of Governors of the Federal Reserve System, December 12, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-30724 Filed 12-18-95; 8:45 am]

BILLING CODE 6210-01-F

Citi-Bancshares, 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 January 12, 1996.

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

1. *Citi-Bancshares, Inc.*, Leesburg, Florida; to merge with Citizens First Bancshares, Inc., Ocala, Florida, and thereby indirectly acquire Citizens First Bank of Ocala, Ocala, Florida.

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

1. *Beulah Bancorporation, Inc.*, Sioux Falls, South Dakota; to acquire 94.04 percent of the voting shares of Fairview Bank, Fairview, Montana.

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

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-30727 Filed 12-18-95; 8:45 am]

BILLING CODE 6210-01-F

First National Bank Employee Stock Ownership Plan, et al.; 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. Once the notices have been accepted for processing, they 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 indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than January 2, 1996.

A. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *First National Bank Employee Stock Ownership Plan*, San Benito, Texas; to acquire an additional 4.28 percent, for a total to 14.27 percent, of the voting shares of First San Benito Bancshares, Inc., San Benito, Texas, and thereby indirectly acquire First National Bank, San Benito, Texas.

2. *Joe E. Sharp*, Dallas, Texas; to acquire an additional 16.39 percent, for a total of 25.11 percent, of the voting shares of First Baird Bancshares, Inc., Baird, Texas, and thereby indirectly acquire First National Bank, Baird, Texas, and First National Bank, Weatherford, Texas.

Board of Governors of the Federal Reserve System, December 12, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-30723 Filed 12-18-95; 8:45 am]

BILLING CODE 6210-01-F

First American Corporation; Application to Engage in Nonbanking Activities;

First American Corporation, Nashville, Tennessee (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)) of its intention to engage *de novo* through its indirect subsidiary, The SSI Group, Inc., Mobile, Alabama (Company),¹ in processing and transmitting medical payment data between health care providers (Providers) and insurance companies and other entities responsible for providing medical benefits (Payers). Providers would enter claims information (such as patient identification, coverage eligibility, and a description of the medical services provided) into Company's medical claims network, and Company would

¹ Applicant proposes to acquire 49.25 percent of the voting shares of Company from Southern Medical Health Systems, Inc., Mobile, Alabama (≥Co-Venturer), which would retain 49 percent of the voting shares. Co-Venturer's sole shareholder would retain an additional 1.75 percent of the voting shares. Applicant also would acquire an option to purchase up to an additional 17.75 percent of the voting shares from Co-Venturer.