

Low-Income Populations. Specifically, the Executive Order requires all federal agencies to analyze the environmental effects, including human health, economic and social effects, of federal actions, including effects on minority communities and low-income communities, as required by the National Environmental Policy Act of 1969.

A Presidential Memorandum accompanying the Executive Order requires all federal agencies to design a strategy to incorporate EJ assessment into ongoing projects and all future planning. In conjunction with the Office of Environmental Justice and the American Indian Environmental Office, OFA has completed draft guidance to assist EPA staff responsible for developing EPA/NEPA compliance documentation, including environmental impact statements (EISs) and environmental assessments (EAs) in addressing environmental justice concerns. The draft EJ/NEPA Guidance is available for review through September 30, 1996. At that time, the document will be revised to incorporate comments.

Please contact Arthur Totten at 202/564-7164 or Karen Norris at 202/564-7132 or write EPA, 401 M Street, SW. (2252A), Washington, DC, 20460 to request a copy. The document can also be found on the Internet under OFA's home page at <http://es.inel.gov/oeca/ofa/index.html>.

Dated: July 9, 1996.

Richard E. Sanderson,

Director, Office of Federal Activities.

[FR Doc. 96-17811 Filed 7-11-96; 8:45 am]

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## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice of Agency Sunshine Act Meeting

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that the Federal Deposit Insurance Corporation's Board of Directors will meet in open session at 10 a.m. on Tuesday, July 16, 1996, to consider the following matters:

*Summary Agenda:* No substantive discussion of the following items is anticipated. These matters will be resolved with a single vote unless a member of the Board of Directors requests that an item be moved to the discussion agenda.

Disposition of minutes of previous meetings.

Reports of actions approved by officers of the Corporation pursuant to authority delegated by the Board of Directors.

Memorandum and resolution re: Proposed Amendments to Part 311—Rules Governing Public Observation of Meetings of the Corporation's Board of Directors.

Memorandum and resolution re: Proposed Amendments to Part 357—Determination of Economically Depressed Regions.

*Discussion Agenda:*

Memorandum and resolution re: Stored Value Cards.

Memorandum and resolution re: Final Rule Amending Part 348 of the Corporation's Regulations on Management Official Interlocks.

The meeting will be held in the Board Room on the sixth floor of the FDIC Building located at 550 17th Street, NW., Washington, DC.

The FDIC will provide attendees with auxiliary aids (e.g., sign language interpretation) required for this meeting. Those attendees needing such assistance should call (202) 416-2449 (Voice); (202) 416-2004 (TTY), to make necessary arrangements.

Requests for further information concerning the meeting may be directed to Mr. Robert E. Feldman, Deputy Executive Secretary of the Corporation, at (202) 898-6757.

Dated: July 9, 1996.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Deputy Executive Secretary.

[FR Doc. 96-17897 Filed 7-10-96; 12:16 pm]

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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. 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, including whether the acquisition of the nonbanking company 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" (12 U.S.C. 1843). Any request for a hearing 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, 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 August 5, 1996.

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

1. *Roosevelt Financial Group, Inc.*, Chesterfield, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Community Charter Corporation, St. Louis, Missouri, and thereby indirectly acquire Missouri State Bank & Trust Company, St. Louis, Missouri.

In connection with this proposal, Roosevelt Financial Group, Inc., Chesterfield, Missouri, has applied to continue to own, control and operate a savings institution through the retention of 100 percent of the voting shares of Roosevelt Bank, FSB, Chesterfield, Missouri, pursuant to § 225.25(b)(9) of the Board's Regulation Y; and continue to engage in mortgage banking activities through the retention of 10 percent of the voting shares of Roosevelt Mortgage Company, Chesterfield, Missouri, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

2. *Southwest Missouri Bancshares, Inc.*, Ozark, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of