

County State Bank, West Point, Nebraska.

C. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105-1579:

1. *Eggemeyer Advisory Corp., San Diego, California; Castle Creek Capital, L.L.C., San Diego, California; Castle Creek Capital Partners Fund - I, L.P., San Diego, California; and Monarch Bancorp, Laguna Niguel, California*; to merge with California Commercial Bankshares, Newport Beach, California, and thereby indirectly acquire National Bank of Southern California, Newport Beach, California. In connection with this application, Applicant also has applied to acquire Venture Partners, Inc., Newport Beach, California, and thereby engage in custodial activities, pursuant to § 225.25(b)(3)(ii) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 19, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-7438 Filed 3-24-97; 8:45 am]

BILLING CODE 6210-01-F

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. 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 April 21, 1997.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *BanPonce Corporation, and Poplar International Bank, Inc.*, both of Hato Rey, Puerto Rico; to acquire 100 percent of the voting shares of National Bancorp, Inc., Streamwood, Illinois, and thereby indirectly acquire AmericanMidwest Bank and Trust, Melrose Park, Illinois.

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

1. *PN Holdings, Inc.*, Ann Arbor, Michigan; to become a bank holding company by acquiring 100 percent of the voting shares of Pelican National Bank, Naples, Florida (in organization).

In connection with this application, Applicant also has applied to acquire Washtenaw Mortgage Company, Ann Arbor, Michigan, and thereby engage in making, acquiring, or servicing loans, or other extensions of credit, pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y.

C. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Parkway Bancorp, Inc.*, Harwood Heights, Illinois, and Parkway Acquisition Corporation, Harwood Heights, Illinois; to acquire 100 percent of the voting shares of Jefferson Holding Corp., Chicago, Illinois, and thereby indirectly acquire Jefferson State Bank, Chicago, Illinois.

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

1. *Concordia Capital Corporation*, Vidalia, Louisiana; to become a bank holding company by acquiring 100 percent of the voting shares of Concordia Bank & Trust Company, Vidalia, Louisiana.

Board of Governors of the Federal Reserve System, March 20, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-7526 Filed 3-24-97; 8:45 am]

BILLING CODE 6210-01-F

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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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. Once the notice 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 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 April 18, 1997.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Lindoe, Inc.*, Ordway, Colorado; to acquire Delta Federal Savings, F.S.B., Delta, Colorado, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 19, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 97-7437 Filed 3-24-97; 8:45 am]

BILLING CODE 6210-01-F

[Docket No. R-0967]

Federal Reserve Bank Service Pricing

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice.

SUMMARY: The Board has adopted guidelines for the Reserve Banks' use of volume-based fee structures for their electronic payment services and products. The Board has also approved the continuation of volume-based fees