

Frequency: Event-generated.
Reporters: State Member Banks.
Annual reporting hours: 123,892 hours.

Estimated average hours per response:
 Notification: 2.50 minutes; Credit history reporting: 2 minutes; Monitoring: 30 seconds; Appraisal report upon request: 5 minutes; Notice of right to appraisal: 15 seconds; Recordkeeping of self-test: 2 hours; Recordkeeping of corrective action: 8 hours.

Number of respondents: Notification, Credit history reporting, Monitoring, Appraisal report upon request, and Notice of right to appraisal 988; Recordkeeping of self-test 45; Recordkeeping of corrective action 11. Small businesses are affected.

General description of report: This information collection is mandatory (15 USC 1691b(a)(1) and Public Law 104-208, § 2302(a)). The adverse action disclosure is confidential between the institution and the consumer involved. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises. However, the information may be protected from disclosure under the exemptions (b)(4), (6), and (80) of the Freedom of Information Act (5 USC 522(b)).

Abstract: The act and regulation prohibit discrimination in any aspect of a credit transaction because of race, color, religion, national origin, sex, marital status, age, or other specified bases. Creditors are subject to various mandatory, event-generated disclosure requirements, notification provisions, credit history reporting, and monitoring rules. Creditors are also required to retain records for twelve or twenty-five months as evidence of compliance.

Board of Governors of the Federal Reserve System, July 1, 1999.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 99-17268 Filed 7-7-99; 8:45am]

Billing Code 6210-01-F

FEDERAL RESERVE SYSTEM

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. The notices also will 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 July 21, 1999.

A. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *B&L Bank ESOP*, Lexington, Missouri; and Erwin Oetting, Jr., Norman Vialle, and Steve Oliaro, all of Lexington, Missouri, as Trustees; to acquire voting shares of Lexington B&L Financial Corp., Lexington, Missouri, and thereby indirectly acquire voting shares of Lafayette County Bank of Lexington/Wellington, Lexington, Missouri.

Board of Governors of the Federal Reserve System, July 1, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 99-17270 Filed 7-7-99; 8:45 am]

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FEDERAL RESERVE SYSTEM

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. The notices also will 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 July 22, 1999.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02106-2204:

1. *David L. Grey*, Ipswich, Massachusetts; to acquire voting shares of Ipswich Bancshares, Inc., Ipswich, Massachusetts, and thereby indirectly acquire voting shares of Ipswich Savings Bank, Ipswich, Massachusetts.

Board of Governors of the Federal Reserve System, July 2, 1999.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 99-17334 Filed 7-7-99; 8:45 am]

BILLING CODE 6210-01-F

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. The application also will 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 (12 U.S.C. 1843). 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 July 30, 1999.

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

1. *AmSouth Bancorporation*, Birmingham, Alabama; to acquire 100 percent of the voting shares of First American Corporation, Nashville, Tennessee, and thereby indirectly acquire First American National Bank, Nashville, Tennessee.

In connection with this application, AmSouth Bancorporation also has applied to acquire First American Federal Savings Bank, Dalton, Georgia, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y, and to acquire First American Community