

(The following Catalog of Federal Domestic Assistance Numbers (CFDA) are to be used for reporting and drawing funds: 83.537, Community Disaster Loans; 83.538, Cora Brown Fund Program; 83.539, Crisis Counseling; 83.540, Disaster Legal Services Program; 83.541, Disaster Unemployment Assistance (DUA); 83.542, Fire Suppression Assistance; 83.543, Individual and Family Grant (IFG) Program; 83.544, Public Assistance Grants; 83.545, Disaster Housing Program; 83.548, Hazard Mitigation Grant Program)

James L. Witt,

Director.

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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 September 21, 1999.

A. Federal Reserve Bank of San Francisco (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Kevin P. Gates*, Salt Lake City, Utah; to acquire additional voting shares of Centennial Bancshares, Inc., Ogden, Utah, and thereby indirectly acquire additional voting shares of Centennial Bank, Ogden, Utah.

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

Robert deV. Frierson,

Associate Secretary of the Board.

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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. 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 October 4, 1999.

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

1. *Marine Bancorp, Inc.*, Marathon, Florida; to become a bank holding company by acquiring 100 percent of the voting shares of Marine Bank of the Florida Keys, Marathon, Florida.

B. Federal Reserve Bank of Chicago (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *WCB Holding Company of Illinois, Inc.*, Geneva, Illinois (in formation); to become a bank holding company by acquiring 100 percent of the voting shares of Winfield Community Bank, Winfield, Illinois (in organization).

C. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. *Kennett Merger Corporation*, Kennett, Missouri; to become a bank holding company by acquiring 100

percent of the voting shares of Kennett Bancshares, Inc., Kennett, Missouri, and thereby indirectly acquire Kennett National Bank, Kennett, Missouri.

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

1. *Pinnacle Bancorp, Inc.*, Central City, Nebraska; to acquire 100 percent of the voting shares of Park National Bank, Estes Park, Colorado.

E. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Grant Bancshares, Inc.*, Montgomery, Louisiana; to become a bank holding company by acquiring 100 percent of the voting shares of The Bank of Montgomery, Montgomery, Louisiana.

F. Federal Reserve Bank of San Francisco (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *First Security Corporation*, Salt Lake City, Utah; to acquire 100 percent of the voting shares of Zions Bancorporation, Salt Lake City, Utah, and thereby indirectly acquire Zions First National Bank, Salt Lake City, Utah; National Bank of Arizona, Phoenix, Arizona; California Bank & Trust, San Diego, California; Nevada State Bank, Las Vegas, Nevada; The Commerce Bank of Washington, N.A., Seattle, Washington; Val Cor Bancorporation, Inc., Denver, Colorado; and Vectra Bank Colorado, National Association, Denver, Colorado.

In connection with this application, Applicant also has applied to acquire Cash Access, Inc., Salt Lake City, Utah; Zions Insurance Agency, Inc., Salt Lake City, Utah; Zions Life Insurance Company, Salt Lake City, Utah; Regency Investment Advisors, Fresno, California, and thereby engage in data processing services by leasing automated teller machines to a third party, pursuant to § 225.28(b)(14) of Regulation Y; in providing insurance brokerage services by administering credit-related insurance programs in subsidiaries of Zions Bancorporation, pursuant to § 225.28(b)(11) of Regulation Y; in underwriting, as reinsurer, credit-related life and disability insurance, pursuant to § 225.28(b)(11) of Regulation Y; and in providing financial and investment advisory services and agency transactional services for customer investments, pursuant to § 225.28(b)(6) of Regulation Y.