

related petitions for extensions, where appropriate, as a precaution against potentially disruptive non-Year 2000-related modifications and upgrades made to various systems and networks pursuant to the implementation requirements of Communications Act of 1934 or the Commission's rules.

iii. The Commission reserves the express right to implement new rules and regulations, where such rulemaking is necessary or required to protect the public interest in response to statutory implementation requirements, emergency conditions or special circumstances that may arise in the days remaining prior to the millennial date roll-over. To reiterate, however, the Commission will be sensitive to individual waiver requests or, in the alternative, act on its own motion to stay rules during this short period of time.

iv. The Commission does not propose to establish a regulatory moratorium period in which all regulatory actions that may affect communication systems or equipment are suspended. We do not believe that such sweeping action is necessary to stabilize the industry's remedial efforts or to protect the interests of the public.

#### Conclusion

16. We reiterate that the Commission cautions parties against attempting to use our network stabilization policy to "forestall" or "roll back" disfavored regulations, or to use this policy for purposes of competitive advantage. This policy is intended solely to address the unique circumstances and challenges presented by the Year 2000 Problem.

Federal Communications Commission.

**Magalie Roman Salas,**

Secretary.

[FR Doc. 99-26962 Filed 10-14-99; 8:45 am]

BILLING CODE 6712-01-P

#### FEDERAL DEPOSIT INSURANCE CORPORATION

##### Agency Information Collection Activities: Submission for OMB Review; Comment Request

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice of information collection to be submitted to OMB for review and approval under the Paperwork Reduction Act of 1995.

**SUMMARY:** In accordance with requirements of the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*), the FDIC hereby gives notice that it plans to submit to the Office of

Management and Budget (OMB) a request for OMB review and approval of the information collection system described below.

**Type of Review:** Revision of a currently approved collection.

**Title:** External Auditing.

**OMB Number:** 3064-0113.

**Estimate of Annual Burden:**

Insured Institutions with assets of \$500 million or more (already approved by OMB).

**Number of Respondents:** 420.

**Number of Responses per**

**Respondent:** 3.

**Total Annual Responses:** 1,260.

**Hours per Response:** 32.

**Total Annual Burden Hours:** 40,320.

Insured Institutions with assets less than \$500 million (proposed revision to be submitted to OMB).

**Number of Respondents:** 5,478.

**Number of Responses per**

**Respondent:** 3.

**Total Annual Responses:** 16,434.

**Hours per Response:** 1/4 hour for the recordkeeping response, 1/4 hour for the first reporting response, and 1/4 hour for the second reporting response x 5,478 Respondents.

**Total Annual Burden:** 1,370 recordkeeping and 2,740 reporting = 4,110 hours.

**Expiration Date of Current OMB**

**Clearance:** November 30, 2000.

OMB: Alexander T. Hunt, (202) 395-7860, Office of Management and Budget, Office of Information and Regulatory Affairs, Washington, DC 20503.

FDIC: Steven F. Hanft (202) 898-3907, Office of the Executive Secretary, Room F-4062, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**Comments:** Comments on this collection of information are welcome and should be submitted on or before November 15, 1999 to both the OMB reviewer and the FDIC contact listed above.

**ADDRESSES:** Information about this submission, including copies of the proposed collection of information, may be obtained by calling or writing the FDIC contact listed above.

**SUPPLEMENTARY INFORMATION:** The FDIC's regulations at 12 CFR 363 establish annual independent audit and reporting requirements for financial institutions with assets of \$500 million or more. The requirements, which have been approved by OMB under control number 3064-0113, include an annual report on their financial statements, recordkeeping about management deliberations regarding external auditing and reports about changes in

auditors. The FDIC is now preparing to ask OMB to approve revising the collection to cover financial institutions with assets less than \$500 million on a voluntary basis. The information collected will be used to facilitate early identification of problems in financial management at financial institutions.

Federal Deposit Insurance Corporation.

Dated: October 12, 1999.

**Robert E. Feldman,**

Executive Secretary.

[FR Doc. 99-27010 Filed 10-14-99; 8:45 am]

BILLING CODE 6714-01-P

#### FEDERAL HOUSING FINANCE BOARD

[No. 99-N-14]

##### Federal Home Loan Bank Members Selected for Community Support Review

**AGENCY:** Federal Housing Finance Board.

**ACTION:** Notice.

**SUMMARY:** The Federal Housing Finance Board (Finance Board) is announcing the Federal Home Loan Bank (FHLBank) members it has selected for the 1998-99 seventh quarter review cycle under the Finance Board's community support requirement regulation. This notice also prescribes the deadline by which FHLBank members selected for review must submit Community Support Statements to the Finance Board.

**DATES:** FHLBank members selected for the 1998-99 seventh quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board on or before November 29, 1999.

**ADDRESSES:** FHLBank members selected for the 1998-99 seventh quarter review cycle under the Finance Board's community support requirement regulation must submit completed Community Support Statements to the Finance Board either by regular mail: Office of Policy, Research and Analysis, Program Assistance Division, Federal Housing Finance Board, 1777 F Street, NW, Washington, DC 20006; or by electronic mail: MAXWELLA@FHFB.GOV.

**FOR FURTHER INFORMATION CONTACT:** Amy R. Maxwell, Housing Finance Officer, Office of Policy, Research and Analysis, Program Assistance Division, at 202/408-2882; at the following electronic mail address: MAXWELLA@FHFB.GOV; or at the Federal Housing Finance Board, 1777 F

Street, NW, Washington, DC 20006. A telecommunications device for deaf persons (TDD) is available at 202/408-2579.

**SUPPLEMENTARY INFORMATION:**

**I. Selection for Community Support Review**

Section 10(g)(1) of the Federal Home Loan Bank Act (Bank Act) requires the Finance Board to promulgate regulations establishing standards of community investment or service that FHLBank members must meet in order to maintain access to long-term advances. See 12 U.S.C. 1430(g)(1). The regulations promulgated by the Finance Board must take into account factors such as the FHLBank member's performance under the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2901 *et seq.*, and record of lending to first-time homebuyers. See 12 U.S.C. 1430(g)(2). Pursuant to the requirements of section 10(g) of the Bank Act, the Finance Board has promulgated a community support requirements regulation that establishes

standards a FHLBank member must meet in order to maintain access to long-term advances, and review criteria the Finance Board must apply in evaluating a member's community support performance. See 12 part 936. The regulation includes standards and criteria for the two statutory factors—CRA performance and record of lending to first-time homebuyers. 12 CFR 936.3. Only members subject to the CRA must meet the CRA standard. 12 CFR 936.3(b). All members, including those not subject to CRA, must meet the first-time homebuyer standard. 12 CFR 936.3(c).

Under the rule, the Finance Board selects approximately one-eighth of the members in each FHLBank district for community support review each calendar quarter. 12 CFR 936.2(a). The Finance Board will not review an institution's community support performance until it has been a FHLBank member for at least one year. Selection for review is not, nor should it be construed as, any indication of either the financial condition or the

community support performance of the member.

Each FHLBank member selected for review must complete a Community Support Statement and submit it to the Finance Board by the November 29, 1999 deadline prescribed in this notice. 12 CFR 936.2(b)(1)(ii), (c). On or before October 30, 1999, each FHLBank will notify the members in its district that have been selected for the 1998-99 seventh quarter community support review cycle that they must complete and submit to the Finance Board by the deadline a Community Support Statement. 12 CFR 936.2(b)(2)(i). The member's FHLBank will provide a blank Community Support Statement Form, which also is available on the Finance Board's web site: WWW.FHFB.GOV. Upon request, the member's FHLBank also will provide assistance in completing the Community Support Statement.

The Finance Board has selected the following members for the 1998-99 seventh quarter community support review cycle:

**Federal Home Loan Bank of Boston—District 1**

American Savings Bank .....	New Britain .....	CT
Eastern Savings and Loan Association .....	Norwich .....	CT
Putnam Savings Bank .....	Putnam .....	CT
Belmont Savings Bank .....	Belmont .....	MA
The Lenox National Bank .....	Lenox .....	MA
Butler Bank—A Cooperative Bank .....	Lowell .....	MA
Enterprise Bank and Trust Company .....	Lowell .....	MA
Northmark Bank .....	North Andover .....	MA
RTN Federal Credit Union .....	Waltham .....	MA
Westborough Savings Bank .....	Westborough .....	MA
Commerce Bank and Trust Company .....	Worcester .....	MA
Merrill Merchants Bank .....	Bangor .....	ME
Union Trust Company .....	Ellsworth .....	ME
Fraser Employees Federal Credit Union .....	Medawaska .....	ME
Norway Savings Bank .....	Norway .....	ME
University of Maine Credit Union .....	Orono .....	ME
Infinity Federal Credit Union .....	Portland .....	ME
Maine Bank and Trust .....	Portland .....	ME
Bank of New Hampshire .....	Manchester .....	NH
Seaboard Federal Credit Union .....	Pawtucket .....	RI
New England Federal Credit Union .....	Williston .....	VT

**Federal Home Loan Bank of New York—District 2**

Cloverbank .....	Deptford .....	NJ
Medical Inter-Insurance Exchange .....	Lawrenceville .....	NJ
Millville Savings and Loan Association .....	Millville .....	NJ
Cenlar Federal Savings Bank .....	Trenton .....	NJ
Hamilton Savings Bank .....	Union City .....	NJ
Llewellyn-Edison Savings Bank, F.S.B .....	West Orange .....	NJ
State Employees Federal Credit Union .....	Albany .....	NY
Cortland Savings Bank .....	Cortland .....	NY
Flushing Savings Bank, F.S.B .....	Flushing .....	NY
Gouverneur Savings and Loan Association .....	Gouverneur .....	NY
WCTA Federal Credit Union .....	Sodus .....	NY
Power Federal Credit Union .....	Syracuse .....	NY
Homestead Savings, F.A .....	Utica .....	NY
Wyoming County Bank .....	Warsaw .....	NY
Community Mutual Savings Bank .....	White Plains .....	NY
Hudson Valley Bank .....	Yonkers .....	NY
Firstbank—Puerto Rico .....	Santurce .....	PR

## Federal Home Loan Bank of Pittsburgh—District 3

Delaware Savings Bank .....	Wilmington .....	DE
Wilmington Trust FSB .....	Wilmington .....	DE
First Columbia Bank & Trust Company .....	Bloomsburg .....	PA
Fidelity S&LA of Bucks County .....	Bristol .....	PA
Citizens Savings Association .....	Clarks Summit .....	PA
CSB Bank .....	Curwensville .....	PA
Fidelity Deposit and Discount Bank .....	Dunmore .....	PA
Lafayette Bank .....	Easton .....	PA
First National Bank in Fleetwood .....	Fleetwood .....	PA
Glen Rock State Bank .....	Glen Rock .....	PA
Swineford National Bank .....	Hummels Wharf .....	PA
S&T Bank .....	Indiana .....	PA
Jonestown Bank and Trust Company .....	Jonestown .....	PA
Commercial National Bank of Westmoreland Co .....	Latrobe .....	PA
Farmers First Bank .....	Lititz .....	PA
Members First Federal Credit Union .....	Mechanicsburg .....	PA
First National Bank of Mercersburg .....	Mercersburg .....	PA
Juniata Valley Bank .....	Mifflintown .....	PA
Mid Penn Bank .....	Millersburg .....	PA
Three Rivers Bank and Trust Company .....	Monroeville .....	PA
United Federal Credit Union .....	Nanty Glo .....	PA
Royal Bank of Pennsylvania .....	Narbeth .....	PA
Atlantic Employees Federal Credit Union .....	Newtown Square .....	PA
Peoples Bank of Oxford .....	Oxford .....	PA
Port Richmond Savings .....	Philadelphia .....	PA
Dwelling House Savings and Loan Association .....	Pittsburgh .....	PA
First Pennsylvania Savings Association .....	Pittsburgh .....	PA
Stanton Federal Savings Bank .....	Pittsburgh .....	PA
Union Bank and Trust Company .....	Pottsville .....	PA
Woodlands Bank .....	South Williamsport .....	PA
Citadel Federal Credit Union .....	Thorndale .....	PA
Turbotville National Bank .....	Turbotville .....	PA
Merck, Sharp & Dohme Federal Credit Union .....	West Point .....	PA
Greenbrier Valley National Bank .....	Lewisburg .....	WV
First Community Bank, Inc .....	Princeton .....	WV
Jefferson Security Bank .....	Shepherdstown .....	WV
One Valley Bank of Summersville Inc .....	Summersville .....	WV
Steel Works Community Federal Credit Union .....	Weirton .....	WV

## Federal Home Loan Bank of Atlanta—District 4

Compass Bank (Alabama and Florida) .....	Birmingham .....	AL
National Bank of Commerce of Birmingham .....	Birmingham .....	AL
First National Bank of Shelby County .....	Columbiana .....	AL
Bank of Dadeville .....	Dadeville .....	AL
The Peoples Bank of Coffee County .....	Elba .....	AL
First Southern Bank .....	Florence .....	AL
Citizens Bank and Savings Company .....	Russellville .....	AL
Troy Bank and Trust Company .....	Troy .....	AL
Security Bank .....	Tuscaloosa .....	AL
State Bank and Trust .....	Winfield .....	AL
Crestar Bank .....	Washington .....	DC
IDB—IIC Federal Credit Union .....	Washington .....	DC
United States Senate Federal Credit Union .....	Washington .....	DC
First Federal Savings Bank of the Glades .....	Clewiston .....	FL
Merchants and Southern Bank .....	Gainesville .....	FL
Gibraltar Bank FSB .....	Hialeah .....	FL
Community Savings, F.A. ....	North Palm Beach .....	FL
Ocala National Bank .....	Ocala .....	FL
U.S. Trust Company of Florida Savings Bank .....	Palm Beach .....	FL
J.P. Morgan Florida Federal Savings Bank .....	Palm Way .....	FL
Bankers Insurance Company .....	St. Petersburg .....	FL
First Bank of Tallahassee .....	Tallahassee .....	FL
Suncoast Schools Federal Credit Union .....	Tampa .....	FL
Citrus Bank, N.A. ....	Vero Beach .....	FL
SunTrust Bank, Mid-Florida, N.A. ....	Winter Haven .....	FL
SunTrust Bank, South Georgia, N.A. ....	Albany .....	FL
CDC Federal Credit Union .....	Atlanta .....	GA
Bank of Camilla .....	Camilla .....	GA
Rabun County Bank .....	Clayton .....	GA
First State Bank of Donaldsonville .....	Donaldsonville .....	GA
Bank of Dodge County .....	Eastman .....	GA
Lanier National Bank .....	Gainesville .....	GA
The Gordon Bank .....	Gordon .....	GA

Planters Bank .....	Hawkinsville .....	GA
Bank of Hartwell .....	Lavonia .....	GA
Georgia State Bank .....	Mableton .....	GA
First South Bank .....	Macon .....	GA
SunTrust Bank, Middle Georgia, N.A. ....	Macon .....	GA
The United Banking Company .....	Nashville .....	GA
Pelham Banking Company .....	Pelham .....	GA
The Bank of Perry .....	Perry .....	GA
United Bank and Trust Company .....	Rockmart .....	GA
AmeriBank, N.A. ....	Savannah .....	GA
The Savannah Bank, N.A. ....	Savannah .....	GA
Citizens Community Bank .....	Valdosta .....	GA
Park Avenue Bank .....	Valdosta .....	GA
Citizens Bank .....	Vienna .....	GA
Oconee State Bank .....	Watkinsville .....	GA
Atlantic Coast Federal Credit Union .....	Waycross .....	GA
The Patterson Bank .....	Waycross .....	GA
Waycross Bank and Trust .....	Waycross .....	GA
First National Bank of Waynesboro .....	Waynesboro .....	GA
First National Bank .....	West Point .....	GA
Bradford Federal Savings Bank .....	Baltimore .....	MD
First Mariner Bank .....	Baltimore .....	MD
Fullerton Federal Savings Association .....	Baltimore .....	MD
Johns Hopkins Federal Credit Union .....	Baltimore .....	MD
Kosciuszko Federal Savings Bank .....	Baltimore .....	MD
Midstate Federal Savings and Loan Association .....	Baltimore .....	MD
Centreville National Bank of Maryland .....	Centreville .....	MD
Columbia Bank .....	Columbia .....	MD
County Banking and Trust Company .....	Elkton .....	MD
Bank of Glen Burnie .....	Glen Burnie .....	MD
Farmers and Merchants Bank and Trust .....	Hagerstown .....	MD
Sandy Spring National Bank of Maryland .....	Olney .....	MD
BUCS Federal Credit Union .....	Owings Mill .....	MD
Cedar Point Federal Credit Union .....	Patuxent River .....	MD
Peninsula Bank .....	Salisbury .....	MD
Sparks State Bank .....	Sparks .....	MD
Prince Georges Federal Savings Bank .....	Upper Marlboro .....	MD
Union National Bank .....	Westminster .....	MD
Carroll County Bank and Trust Company .....	Westminster .....	MD
Belmont Federal Savings and Loan Association .....	Belmont .....	NC
Black Mountain Savings Bank, SSB .....	Black Mountain .....	NC
Morganton Federal Savings and Loan .....	Morganton .....	NC
Coastal Federal Credit Union .....	Raleigh .....	NC
Security Savings Bank, SSB .....	Southport .....	NC
Bank of North Carolina .....	Thomasville .....	NC
Chesnee State Bank .....	Chesnee .....	SC
M.S. Bailey & Son, Bankers .....	Clinton .....	SC
Clover Community Bank .....	Clover .....	SC
Peoples National Bank .....	Easley .....	SC
Carolina First Bank .....	Greenville .....	SC
Lighthouse Community Bank .....	Hilton Head .....	SC
Williamsburg First National Bank .....	Kingstree .....	SC
The Anchor Bank .....	Myrtle Beach .....	SC
Arthur State Bank .....	Union .....	SC
Provident Community Bank .....	Union .....	SC
Woodruff State Bank .....	Woodruff .....	SC
Union Bank & Trust Company .....	Bowling Green .....	VA
First National Bank .....	Christiansburg .....	VA
National Bank of Fredericksburg .....	Fredericksburg .....	VA
F & M Bank—Massanutten .....	Harrisonburg .....	VA
Bank of McKenny .....	McKenny .....	VA
First Savings Bank of Virginia .....	Springfield .....	VA
Greater Atlantic Savings Bank, F.S.B. ....	Vienna .....	VA
Southern Financial Bank .....	Warrenton .....	VA

## Federal Home Loan Bank of Cincinnati—District 5

Union National Bank and Trust Company .....	Barbourville .....	KY
Bank of Benton .....	Benton .....	KY
Trigg County Farmers Bank .....	Cadiz .....	KY
Taylor County Bank .....	Campbellsville .....	KY
First Federal Savings Bank .....	Elizabethtown .....	KY
City National Bank .....	Fulton .....	KY
Commonwealth Community Bank .....	Hartford .....	KY
The Citizens Bank .....	Hickman .....	KY
First State Bank .....	Irvington .....	KY

First Federal Savings & Loan of Lexington .....	Lexington .....	KY
The Progressive Bank .....	Lexington .....	KY
Traditional Bank, FSB .....	Lexington .....	KY
Whitaker Bank N.A. ....	Lexington .....	KY
Cumberland Valley National Bank & Trust Co. ....	London .....	KY
Inez Deposit Bank .....	Louisa .....	KY
First National Bank of Manchester .....	Manchester .....	KY
Green River Bank .....	Morgantown .....	KY
Citizens Bank .....	New Liberty .....	KY
Citizens National Bank .....	Paintsville .....	KY
West Point Bank .....	Radcliff .....	KY
Sebree Deposit Bank .....	Sebree .....	KY
Shelby County Trust Bank .....	Shelbyville .....	KY
The Peoples Bank .....	Taylorsville .....	KY
United Bank and Trust Company .....	Versailles .....	KY
Farmers & Merchants State Bank .....	Archbold .....	OH
Citizens Bank of Ashville .....	Ashville .....	OH
The Caldwell Savings and Loan Company .....	Caldwell .....	OH
CINCO Federal Credit Union .....	Cincinnati .....	OH
Century Federal Credit Union .....	Cleveland .....	OH
Pioneer Savings Bank .....	Cleveland .....	OH
Clyde-Findley Area Credit Union .....	Clyde .....	OH
Citizens Bank of Delphos .....	Delphos .....	OH
First FS&LA of Delta .....	Delta .....	OH
Ohio Central Savings .....	Dublin .....	OH
Croghan Colonial Bank .....	Fremont .....	OH
First Service Federal Credit Union .....	Groveport .....	OH
Killbuck Saving Bank Company .....	Killbuck .....	OH
OC Federal Credit Union .....	Maumee .....	OH
Old Fort Banking Company .....	Old Fort .....	OH
Cornerstone Bank .....	Springfield .....	OH
Glass City Federal Credit Union .....	Toledo .....	OH
Peoples Savings Bank of Troy .....	Troy .....	OH
First National Bank of Wellston .....	Wellston .....	OH
Metropolitan National Bank .....	Youngstown .....	OH
INSOUTH Bank .....	Brownsville .....	TN
First Federal Savings Bank .....	Clarksville .....	TN
The Bank/First Citizens Bank .....	Cleveland .....	TN
Peoples Bank .....	Clifton .....	TN
Bank of Dickson .....	Dickson .....	TN
The Home Bank of Tennessee .....	Ducktown .....	TN
Security Bank .....	Dyersburg .....	TN
Greeneville Federal Bank .....	Greeneville .....	TN
Citizens Bank .....	Hartsville .....	TN
Citizens Bank of Blount County .....	Maryville .....	TN
NBC-FSB, Knoxville .....	Memphis .....	TN
National Bank of Commerce .....	Memphis .....	TN
First Bank and Trust .....	Mt. Juliet .....	TN
First American National Bank .....	Nashville .....	TN
ORNL Federal Credit Union .....	Oak Ridge .....	TN
Bank of Sharon .....	Sharon .....	TN
Merchants and Planters Bank .....	Toone .....	TN
AEDC Federal Credit Union .....	Tullahoma .....	TN
First State Bank .....	Union City .....	TN

## Federal Home Loan Bank of Indianapolis—District 6

Star Financial Bank .....	Anderson .....	IN
First Community Bank and Trust .....	Bargersville .....	IN
Hendricks County Bank and Trust Company .....	Brownsburg .....	IN
First Farmers Bank and Trust .....	Converse .....	IN
Bank of Western Indiana .....	Covington .....	IN
First National Bank of Dana .....	Dana .....	IN
Permanent Federal Savings Bank .....	Evansville .....	IN
Norwest Bank Indiana, NA .....	Fort Wayne .....	IN
Professional Federal Credit Union .....	Fort Wayne .....	IN
Garrett State Bank .....	Garrett .....	IN
Griffith Savings Bank .....	Griffith .....	IN
Eli Lilly Federal Credit Union .....	Indianapolis .....	IN
Indiana Members Credit Union .....	Indianapolis .....	IN
First National Bank .....	Kokomo .....	IN
Dearborn Savings Association, F.A .....	Lawrenceburg .....	IN
Farmers State Bank .....	Mentone .....	IN
North Salem State Bank .....	North Salem .....	IN
Ripley County Bank .....	Osgood .....	IN
Tri-County Bank & Trust Company .....	Roachdale .....	IN

Central Bank .....	Russiaville .....	IN
Teachers Credit Union .....	South Bend .....	IN
AmBank Indiana .....	Vincennes .....	IN
Bank of Lenawee .....	Adrian .....	MI
Republic Bank .....	Ann Arbor .....	MI
University Bank .....	Ann Arbor .....	MI
Blissfield State Bank .....	Blissfield .....	MI
Byron Center State Bank .....	Byron Center .....	MI
CSB Bank .....	Capac .....	MI
Independent Bank of East Michigan .....	Caro .....	MI
Exchange State Bank .....	Carsonville .....	MI
First National Bank and Trust .....	Crystal Falls .....	MI
State Savings Bank .....	Frankfort .....	MI
First National Bank of Gaylord .....	Gaylord .....	MI
First of America Bank, N.A. ....	Grand Rapids .....	MI
First Community Bank .....	Harbor Springs .....	MI
MFC First National Bank .....	Ironwood .....	MI
G.W. Jones Exchange Bank .....	Marcellus .....	MI
Shelby State Bank .....	Shelby .....	MI
Choice One Bank .....	Sparta .....	MI
Midwest Guaranty Bank .....	Troy .....	MI

## Federal Home Loan Bank of Chicago—District 7

State Bank of the Lakes .....	Antioch .....	IL
Aurora National Bank .....	Aurora .....	IL
First National Bank of Ava .....	Ava .....	IL
Farmers State Bank of Buffalo .....	Buffalo .....	IL
TCF National Bank Illinois .....	Burr Ridge .....	IL
American Union Savings and Loan Association .....	Chicago .....	IL
Cole Taylor Bank .....	Chicago .....	IL
First Bank of the Americas, S.S.B. ....	Chicago .....	IL
First East Side Savings Bank .....	Chicago .....	IL
International Bank of Chicago .....	Chicago .....	IL
LaSalle Bank FSB .....	Chicago .....	IL
LaSalle National Bank .....	Chicago .....	IL
Park Federal Savings Bank .....	Chicago .....	IL
Selfreliance Ukranian Federal Credit Union .....	Chicago .....	IL
The PrivateBank and Trust Company .....	Chicago .....	IL
First National Bank .....	Chicago Heights .....	IL
Cissna Park State Bank .....	Cissna Park .....	IL
GreatBank, N.A. ....	Evanston .....	IL
The People's National Bank of McLeansboro .....	Fairfield .....	IL
National Bank .....	Hillsboro .....	IL
Farmers State Bank of Hoffman .....	Hoffman .....	IL
Community Trust Bank .....	Irvington .....	IL
Advance Bank, s.b. ....	Lansing .....	IL
First Midwest Bank N.A. ....	Moline .....	IL
Midwest Bank of Southern Illinois .....	Monmouth .....	IL
Bank of Illinois in Normal .....	Normal .....	IL
Hemlock Federal Bank .....	Oak Forest .....	IL
Community Bank & Trust, NA .....	Olney .....	IL
Palos Bank and Trust Company .....	Palos Heights .....	IL
Citizens Equity Federal Credit Union .....	Peoria .....	IL
Pontiac National Bank .....	Pontiac .....	IL
First Bankers Trust Company, N.A. ....	Quincy .....	IL
Banco Popular .....	River Grove .....	IL
AMCORE Bank N.A. Rockford .....	Rockford .....	IL
The First National Bank in Toledo .....	Toledo .....	IL
Busey Bank .....	Urbana .....	IL
Household Bank, f.s.b. ....	Wood Dale .....	IL
Fox Communities Credit Union .....	Appleton .....	WI
First National Bank and Trust Company .....	Beloit .....	WI
Citizens State Bank .....	Cadott .....	WI
Bank of Buffalo .....	Cochrane .....	WI
Denmark State Bank .....	Denmark .....	WI
Security National Bank of Durand .....	Durand .....	WI
Union Bank and Trust Company .....	Evansville .....	WI
1st Security Credit Union .....	Green Bay .....	WI
Mitchell Savings Bank .....	Greenfield .....	WI
Johnson Bank Hayward .....	Hayward .....	WI
State Bank of Howards Grove .....	Howards Grove .....	WI
State Bank of La Crosse .....	La Crosse .....	WI
Trane Federal Credit Union .....	La Crosse .....	WI
Capitol Bank .....	Madison .....	WI
The Park Bank .....	Madison .....	WI

Marion State Bank .....	Marion .....	WI
Bay View Federal Savings & Loan Association .....	Milwaukee .....	WI
TCF National Bank Wisconsin .....	Milwaukee .....	WI
Farmers Savings Bank .....	Mineral Point .....	WI
Bank of Mondovi .....	Mondovi .....	WI
The Necedah Bank .....	Necedah .....	WI
Farmers Exchange Bank of Neshkoro .....	Neshkoro .....	WI
Associated Bank Portage, NA .....	Portage .....	WI
Hometown Bank .....	St. Cloud .....	WI
Community State Bank .....	Union Grove .....	WI
American Community Bank .....	Wausau .....	WI
Associated Bank North .....	Wausau .....	WI

## Federal Home Loan Bank of Des Moines—District 8

Union National Bank .....	Anita .....	IA
Quad City Bank and Trust .....	Bettendorf .....	IA
Exchange State Bank .....	Collins .....	IA
Mercantile Bank of Midwest .....	Des Moines .....	IA
Security Savings Bank .....	Eagle Grove .....	IA
Iowa State Bank and Trust Company .....	Fairfield .....	IA
First Bank and Trust Company .....	Glidden .....	IA
American National Bank .....	Holstein .....	IA
Home State Bank .....	Jefferson .....	IA
Security Savings Bank .....	Larchwood .....	IA
Farmers & Merchants Savings Bank .....	Manchester .....	IA
Tama State Bank .....	Marshalltown .....	IA
First Citizens National Bank .....	Mason City .....	IA
Northwoods State Bank .....	Mason City .....	IA
First Iowa Bank .....	Monticello .....	IA
Farmers Savings Bank .....	Oskaloosa .....	IA
Pilot Grove Savings Bank .....	Pilot Grove .....	IA
Frontier Bank .....	Rock Rapids .....	IA
Alliance Bank .....	Rockwell City .....	IA
Citizens State Bank .....	Sheldon .....	IA
First National Bank .....	Shenandoah .....	IA
Morningside Bank & Trust .....	Sioux City .....	IA
Cedar Valley State Bank .....	St. Ansgar .....	IA
First American Bank .....	Webster City .....	IA
First Bank .....	West Des Moines .....	IA
NCMIC Insurance Company .....	West Des Moines .....	IA
Peoples State Bank .....	Winthrop .....	IA
Security Bank Minnesota .....	Albert Lea .....	MN
First Security Bank .....	Byron .....	MN
Miners National Bank of Eveleth .....	Eveleth .....	MN
American Bank of the North .....	Grand Rapids .....	MN
National City Bank of Minneapolis .....	Minneapolis .....	MN
State Bank of Young America .....	Norwood .....	MN
Peoples State Bank of Plainview .....	Plainview .....	MN
United Prairie Bank-Slayton .....	Slayton .....	MN
First Security State Bank .....	Sleepy Eye .....	MN
Cherokee State Bank of St. Paul .....	St. Paul .....	MN
The First National Bank in Wadena .....	Wadena .....	MN
Wadena State Bank .....	Wadena .....	MN
Polk County Bank .....	Bolivar .....	MO
First Security State Bank .....	Charleston .....	MO
Peoples Bank .....	Cuba .....	MO
Century Bank of the Ozarks .....	Gainesville .....	MO
The Hamilton Bank .....	Hamilton .....	MO
Farmers and Merchants Bank .....	Hannibal .....	MO
City National Savings Bank, FSB .....	Jefferson City .....	MO
Premier Bank .....	Jefferson City .....	MO
B&L Bank .....	Lexington .....	MO
First Bank, CBC .....	Maryville .....	MO
Bank of Minden .....	Mindenmines .....	MO
Bank of Cairo and Moberly .....	Moberly .....	MO
St. Clair County State Bank .....	Osceola .....	MO
Platte Valley Bank of Missouri .....	Platte City .....	MO
Farmers State Bank of Northern Missouri .....	Savannah .....	MO
Central Bank of Missouri .....	Sedalia .....	MO
Great Southern Bank, FSB .....	Springfield .....	MO
Equality Savings Bank .....	St. Louis .....	MO
Ramsey Bank, F.S.B .....	Cando .....	ND
Gate City Federal Savings Bank .....	Fargo .....	ND
State Bank of Alcester .....	Alcester .....	SD
First Madison Bank .....	Madison .....	SD

## Federal Home Loan Bank of Dallas—District 9

First National Bank of IZARD County	Calico Rock	AR
Bank of Elkins	Elkins	AR
First Federal Bank, F.A	Harrison	AR
Simmons First Bank of Jonesboro	Jonesboro	AR
Central Bank and Trust	Little Rock	AR
Mercantile Bank of Arkansas	Little Rock	AR
Simmons First Bank of Russellville	Russellville	AR
Warren Bank and Trust	Warren	AR
Security First National Bank	Alexandria	LA
Mississippi River Bank	Belle Chasse	LA
Citizens Savings Bank	Bogalusa	LA
Homeland Federal Savings Bank	Columbia	LA
Vermilion Bank and Trust Company	Kaplan	LA
Peoples State Bank	Many	LA
City Bank and Trust Company	Natchitoches	LA
Bradford National Life Insurance Company	New Orleans	LA
First Bank and Trust	New Orleans	LA
First Federal Savings and Loan Association	Opelousas	LA
ANECA Federal Credit Union	Shreveport	LA
Federal Savings Bank of Evangeline Parish	Ville Platte	LA
Bank of Anguilla	Anguilla	MS
Guaranty Bank & Trust Company	Belzoni	MS
The Carthage Bank	Carthage	MS
First National Bank	Clarksdale	MS
Bank of Forest	Forest	MS
Hancock Bank	Gulfport	MS
Merchants and Farmers Bank	Kosciusko	MS
Citizens State Bank	Magee	MS
First National Bank of Picayune	Picayune	MS
The Peoples Bank	Ripley	MS
First National Bank in Alamogordo	Alamogordo	NM
New Mexico Educators Federal Credit Union	Albuquerque	NM
Ranchers Bank	Belen	NM
FirstBank	Clovis	NM
White Sands Federal Credit Union	Las Cruces	NM
First State Bank of Taos	Taos	NM
University Federal Credit Union	Austin	TX
Citizens National Bank	Brownwood	TX
Columbus State Bank	Columbus	TX
Lone Star Bank	Dallas	TX
Share Plus Federal Credit Union	Dallas	TX
Texas Community Bank and Trust	Dallas	TX
First Federal Savings Bank of North Texas	Denton	TX
First National Bank of Ennis	Ennis	TX
Millers Mutual Fire Insurance Company	Fort Worth	TX
Graham Savings and Loan, F.A	Graham	TX
Bank United	Houston	TX
PT&T Federal Credit Union	Houston	TX
Jacksonville Savings Bank, ssb	Jacksonville	TX
American State Bank	Lubbock	TX
Marble Falls National Bank	Marble Falls	TX
First Bank and Trust of Memphis	Memphis	TX
Liberty National Bank in Paris	Paris	TX
Security State Bank	Pearsall	TX
Hale County State Bank	Plainview	TX
First International Bank	Plano	TX
Legacy Bank of Texas	Plano	TX
The Farmers National Bank	Rule	TX
CaminoReal Bank, N.A	San Antonio	TX
First National Bank of San Benito	San Benito	TX
Texas Savings Bank, s.s.b	Snyder	TX
Mainland Bank	Texas City	TX
First Bank of Texas	Tomball	TX
The First National Bank of Van Alstyne	Van Alstyne	TX
Herring National Bank of Vernon	Vernon	TX
Community Bank	Wellington	TX

## Federal Home Loan Bank of Topeka—District 10

MegaBank of Arapahoe	Englewood	CO
Bank of Colorado	Fort Lupton	CO
Alpine Bank	Glenwood Springs	CO
First Western National Bank	La Jara	CO
First National Bank of Las Animas	Las Animas	CO



FirstBank of Arapahoe County, N.A .....	Littleton .....	CO
Mancos Valley Bank .....	Mancos .....	CO
The Pueblo Bank and Trust Company .....	Pueblo .....	CO
The Salida Building and Loan Association .....	Salida .....	CO
Community National Bank .....	Chanute .....	KS
Fidelity State Bank and Trust Company .....	Dodge City .....	KS
First State Bank .....	Edna .....	KS
Armed Forces Bank .....	Fort Leavenworth .....	KS
Kansas State Bank .....	Holton .....	KS
Heartland Bank, N.A .....	Jewell .....	KS
First National Bank and Trust Company .....	Junction City .....	KS
First State Bank of Kansas City .....	Kansas City .....	KS
Premier Bank .....	Lenexa .....	KS
First Commercial Bank, N.A .....	Overland Park .....	KS
Metcalf Bank .....	Overland Park .....	KS
Team Bank, N.A .....	Paola .....	KS
City National Bank of Pittsburg .....	Pittsburg .....	KS
Citizens State Bank and Trust Company .....	Seneca .....	KS
Community National Bank .....	Seneca .....	KS
Mid America Credit Union .....	Wichita .....	KS
First National Bank and Trust .....	Fullerton .....	NE
Five Points Bank .....	Grand Island .....	NE
City National Bank and Trust Company .....	Hastings .....	NE
First State Bank .....	Hickman .....	NE
First National Bank and Trust Co. of Minden .....	Minden .....	NE
Pinnacle Bank .....	Neligh .....	NE
Western Nebraska National Bank .....	North Platte .....	NE
FCE Credit Union .....	Omaha .....	NE
Plattsmouth State Bank .....	Plattsmouth .....	NE
Jones National Bank and Trust Company .....	Seward .....	NE
Stromsburg Bank .....	Stromsburg .....	NE
First National Bank of Wahoo .....	Wahoo .....	NE
First National Bank & Trust Company of Ada .....	Ada .....	OK
Alva State Bank & Trust Company .....	Alva .....	OK
Community National Bank .....	Alva .....	OK
American National Bank .....	Ardmore .....	OK
First Bank and Trust, N.A .....	Bethany/Oklahoma City .....	OK
SpiritBank, N.A .....	Bristow .....	OK
Federal BankCentre .....	Broken Arrow .....	OK
Farmers and Merchants Bank .....	Crescent .....	OK
The Eastman National Bank of Newkirk .....	Newkirk .....	OK
Charter National Bank .....	Oklahoma City .....	OK
Oklahoma Employees Credit Union .....	Oklahoma City .....	OK
First National Bank and Trust Company .....	Okmulgee .....	OK
First State Bank .....	Picher .....	OK
McClain County National Bank .....	Purcell .....	OK
Tinker Federal Credit Union .....	Tinker AFB .....	OK
Oklahoma Central Credit Union .....	Tulsa .....	OK
Welch State Bank .....	Welch .....	OK
Farmers and Merchants Bank, N.A .....	Yukon/Oklahoma City .....	OK

## Federal Home Loan Bank of San Francisco—District 11

Norwest Bank Arizona, N.A .....	Phoenix .....	AZ
Fifth Third Bank, F.S.B .....	Scottsdale .....	AZ
North County Bank .....	Escondido .....	CA
Humboldt Bank .....	Eureka .....	CA
Six Rivers National Bank .....	Eureka .....	CA
Cathay Bank .....	Los Angeles .....	CA
General Bank .....	Los Angeles .....	CA
F&A Federal Credit Union .....	Monterey Park .....	CA
Stanford Federal Credit Union .....	Palo Alto .....	CA
CBC Federal Credit Union .....	Port Hueneme .....	CA
Peninsula Bank of San Diego .....	San Diego .....	CA
Gateway Bank, F.S.B .....	San Francisco .....	CA
First Bank of San Luis Obispo .....	San Luis Obispo .....	CA
Chinatrust Bank (U.S.A.) .....	Torrance .....	CA
Visalia Community Bank .....	Visalia .....	CA

## Federal Home Loan Bank of Seattle—District 12

City Bank .....	Honolulu .....	HI
Oahu Educational Employees Credit Union .....	Honolulu .....	HI
Citizens State Bank .....	Hamilton .....	MT
BankWest, N.A .....	Kalispell .....	MT
Valley Bank of Kalispell .....	Kalispell .....	MT

First National Bank of Montana .....	Libby .....	MT
First Technology Credit Union .....	Beaverton .....	OR
Bank of the Cascades .....	Bend .....	OR
Siuslaw Valley Bank .....	Florence .....	OR
PACE Credit Union .....	Portland .....	OR
South Umpqua State Bank .....	Roseburg .....	OR
Clackamas County Bank .....	Sandy .....	OR
Bank of Utah .....	Ogden .....	UT
Goldenwest Credit Union .....	Ogden .....	UT
Community First National Bank .....	Salt Lake City .....	UT
Industrial Credit Union of Whatcom County .....	Bellingham .....	WA
Cashmere Valley Bank .....	Cashmere .....	WA
Mt. Rainier National Bank .....	Enumclaw .....	WA
Grant National Bank .....	Ephrata .....	WA
Everett Mutual Bank .....	Everett .....	WA
NorthWest Telco Credit Union .....	Everett .....	WA
Rainier Pacific, a Community Credit Union .....	Fife .....	WA
NW Federal Credit Union .....	Seattle .....	WA
Seattle Telco Federal Credit Union .....	Seattle .....	WA
First Heritage Bank .....	Snohomish .....	WA
Horizon Credit Union .....	Spokane .....	WA
American National Bank .....	Cheyenne .....	WY
The Bank of Laramie .....	Laramie .....	WY
First Federal Savings Bank .....	Sheridan .....	WY

**II. Public Comments**

To encourage the submission of public comments on the community support performance of FHLBank members, on or before October 30, 1999, each FHLBank will notify its Advisory Council and nonprofit housing developers, community groups, and other interested parties in its district of the members selected for community support review in the 1998-99 seventh quarter review cycle. 12 CFR 936.2(b)(2)(ii). In reviewing a member for community support compliance, the Finance Board will consider any public comments it has received concerning the member. 12 CFR 936.2(d). To ensure consideration by the Finance Board, comments concerning the community support performance of members selected for the 1998-99 seventh quarter review cycle must be delivered to the Finance Board on or before the November 29, 1999 deadline for submission of Community Support Statements.

By the Federal Housing Finance Board.  
Dated: October 8, 1999.

**William W. Ginsberg,**  
*Managing Director.*

[FR Doc. 99-26881 Filed 10-14-99; 8:45 am]  
BILLING CODE 6725-01-P

**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 November 8, 1999.

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

1. *Great River Banshares Corporation*, Burlington, Iowa; to acquire 50.0025 percent of the voting shares of Henry County Bank (In Organization), Mt. Pleasant, Iowa.

**B. Federal Reserve Bank of San Francisco** (Maria Villanueva, Manager of Analytical Support, Consumer

Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Heritage Commerce Corp.*, San Jose, California; to acquire 100 percent of the voting shares of Heritage Bank South Valley, Morgan Hill, California.

Board of Governors of the Federal Reserve System, October 8, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-26926 Filed 10-14-99; 8:45 am]

BILLING CODE 6210-01-F

**FEDERAL RESERVE SYSTEM**

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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