

|   |                      |    |
|---|----------------------|----|
| 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.*

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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 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.*

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**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