

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 January 26, 2000.

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

1. *FGB Bankshares, Inc.*, Hammond, Louisiana; to become a bank holding company by acquiring 100 percent of the voting shares of First Guaranty Bank, Hammond, Louisiana.

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

1. *Baytree Bancorp, Inc.*, Chicago, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Baytree National Bank & Trust Company (in organization), Chicago, Illinois.

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

1. *Calvert Financial Corporation*, Jefferson City, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Bunceton Bancshares, Inc., Blue Springs, Missouri, and thereby indirectly acquire Bunceton State Bank, Bunceton, Missouri.

Board of Governors of the Federal Reserve System, December 27, 1999.

**Jennifer J. Johnson**,  
*Secretary of the Board.*

[FR Doc. 99-33991 Filed 12-29-99; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### 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, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation

Y (12 CFR 225.28) 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. The notice also will 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 January 16, 2000.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Bank of America Corporation*, Charlotte, North Carolina; *BancWest Corporation*, Honolulu, Hawaii; *BB&T Corporation*, Winston-Salem, North Carolina; *First Union Corporation*, Charlotte, North Carolina; *SunTrust Banks, Inc.*, Atlanta, Georgia; *Wachovia Corporation*, Winston-Salem, North Carolina; and *Zions Bancorporation*, Salt Lake City, Utah; to acquire through their subsidiary, *Star Systems, Inc.*, Maitland, Florida, and thereby indirectly acquire up to 38 percent of the voting securities of *Bank Network Securities, Inc.*, Chicago, Illinois (in organization), and thereby engage in providing investment and financial advisory services, pursuant to § 225.28(b)(6) of Regulation Y; providing brokerage services and investment advisory services, pursuant to § 225.28(b)(7)(i) of Regulation Y; buying and selling all types of securities on a "riskless principal" basis, pursuant to § 225.28(b)(7)(ii) of Regulation Y; underwriting and dealing in obligations of the United States, general obligations of states and their political subdivisions and other obligations, instruments, and securities that a member bank of the Federal Reserve System may underwrite or deal in, pursuant to § 225.28(b)(8)(i) of Regulation Y; engaging as principal in investing and trading activities, pursuant to § 225.28(b)(8)(ii) of Regulation Y; engaging in lending activities, pursuant to § 225.28(b)(1) of Regulation Y; engaging in leasing activities, pursuant to § 225.26(b)(3) of Regulation Y; engaging in general insurance agency activities, pursuant to § 225.28(b)(11)(vii) of Regulation Y; underwriting and dealing in the following securities (collectively "Tier II Securities"): all types of debt, equity,

and other securities (other than ownership interest in open-end investment companies that a member bank may not underwrite or deal in) ("bank ineligible securities"), see *Board Order, Societe Generale*, 84 Fed. Res. Bull. 680 (1998); and in providing cash management services, see *Board Order, Societe Generale*, Fed. Res. Bull. 680 (1998).

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

1. *Citizens Community Bancorp, Inc.*, Marco Island, Florida; to acquire CCB Mortgage Corporation, Marco Island, Florida, and thereby engage in extending credit and servicing loans pursuant to § 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, December 27, 1999.

**Jennifer J. Johnson**,  
*Secretary of the Board.*

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## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Sunshine Act Meeting

**TIME AND DATE:** 10:00 a.m. (EST), January 10, 2000.

**PLACE:** 4th Floor Conference Room, 1250 H Street, N.W., Washington, D.C.

**STATUS:** Open.

#### MATTERS TO BE CONSIDERED:

1. Approval of the minutes of the December 13, 1999, Board member meeting.
2. Thrift Savings Plan activity report by the Executive Director.

**CONTACT PERSON FOR MORE INFORMATION:** Thomas J. Trabucco, Director, Office of External Affairs, (202) 942-1640.

Dated: December 27, 1999.

**Elizabeth S. Woodruff**,

*Secretary to the Board, Federal Retirement Thrift Investment Board.*

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Agency Information Collection Activities: Proposed Collections; Comment Request

The Department of Health and Human Services, Office of the Secretary will periodically publish summaries of