

vote unless a member of the Board of Directors requests that an item be moved to the discussion agenda.

Summary reports, status reports, and reports of actions taken pursuant to authority delegated by the Board of Directors.

Discussion Agenda

Memorandum and resolution re: Final Rule on Deposit Insurance Coverage of Living Trust Accounts.

The meeting will be held in the Board Room on the sixth floor of the FDIC Building located at 550—17th Street, NW., Washington, DC.

The FDIC will provide attendees with auxiliary aids (e.g., sign language interpretation) required for this meeting. Those attendees needing such assistance should call (202) 416-2089 (Voice); (202) 416-2007 (TTY), to make necessary arrangements.

Request for further information concerning the meeting may be directed to Mr. Robert E. Feldman, Executive Secretary of the Corporation, at (202) 898-3742.

Dated: January 6, 2004.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. 04-516 Filed 1-6-04; 3:58 pm]

BILLING CODE 6714-01-M

FEDERAL HOUSING FINANCE BOARD

Sunshine Act Meeting Notice; Announcing an Open Meeting of the Board of Directors

TIME AND DATE: The meeting of the Board of Directors is scheduled to begin at 10 a.m. on Wednesday, January 14, 2004.

PLACE: Board Room, Second Floor, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

STATUS: The entire meeting will be open to the public.

MATTERS TO BE CONSIDERED: *Capital Plan Amendment for the Federal Home Loan Bank of Atlanta.* Consideration of an amendment to reorganize the Atlanta Bank capital plan to provide more detail on certain current procedures and make other changes.

Appointment of Federal Home Loan Bank Directors. Section 7 of the Federal Home Loan Bank Act (12 U.S.C. 1427) requires the agency to appoint public interest directors to the boards of directors of the Federal Home Loan Banks.

FOR FURTHER INFORMATION CONTACT: Mary Gottlieb, Paralegal Specialist, Office of General Counsel, by telephone

at (202) 408-2826 or by electronic mail at gottlieb@fhfb.gov.

Dated: January 6, 2004.

By the Federal Housing Finance Board.

Arnold Intrater,

General Counsel.

[FR Doc. 04-478 Filed 1-6-04; 2:27 pm]

BILLING CODE 6725-01-P

FEDERAL HOUSING FINANCE BOARD

Sunshine Act Notice; Announcing a Public Hearing on Corporate Governance of the Federal Home Loan Banks

TIME AND DATE: The public hearing is scheduled to begin at 10 a.m. on Friday, January 23, 2004.

PLACE: Board Room, Second Floor, Federal Housing Finance Board, 1777 F Street, NW., Washington, DC 20006.

STATUS: The entire hearing will be open to the public.

MATTERS TO BE CONSIDERED: *Corporate Governance of the Federal Home Loan Banks (Banks):* The purpose of the hearing is to assess the current state of corporate governance of the Banks and to solicit proposals for both statutory and regulatory reform aimed at enhancing Bank governance.

CONTACT PERSONS: For general information contact Mary H. Gottlieb, Paralegal Specialist, Office of General Counsel, by telephone at (202) 408-2826 or by electronic mail at gottlieb@fhfb.gov. Submit requests to testify and copies of testimony to Shane Goettle, Counsel to the Chairman, by telephone at (202) 408-2829 or by electronic mail at goettles@fhfb.gov.

Dated: January 6, 2004.

By the Federal Housing Finance Board.

Arnold Intrater,

General Counsel.

[FR Doc. 04-479 Filed 1-6-04; 2:27 pm]

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. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

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 February 2, 2004.

A. Federal Reserve Bank of New York (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *Lakeland Bancorp, Inc.*, Oak Ridge, New Jersey; to merge with Newton Financial Corporation, and thereby indirectly acquire Newton Trust Company, both of Newton, New Jersey.

B. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Bancorp of Winona, Inc.*, Winona, Mississippi; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Winona, Winona, Mississippi.

C. Federal Reserve Bank of Kansas City (James Hunter, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Bank of Choice Holding Company*, Evans, Colorado; to become a bank holding company by acquiring 100 percent of the voting shares of Weld County Bank, Evans, Colorado.

Board of Governors of the Federal Reserve System, January 2, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-353 Filed 1-7-04; 8:45 am]

BILLING CODE 6210-01-S