

(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/](http://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 January 13, 2005.

**A. Federal Reserve Bank of Atlanta** (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Whitney Holding Corporation*, New Orleans, Louisiana; to merge with *Destin Bancshares, Inc.*, and thereby indirectly acquire voting shares of *Destin Bank*, both of Destin, Florida.

**B. Federal Reserve Bank of Kansas City** (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Frontier Holdings, LLC*, Madison, Nebraska; to become a bank holding company by acquiring 100 percent of the voting shares of *The Bank of Madison*, Madison, Nebraska.

Board of Governors of the Federal Reserve System, December 14, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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**BILLING CODE 6210-01-S**

## 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. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 3, 2005.

**A. Federal Reserve Bank of Chicago** (Patrick Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Midwestone Financial Group, Inc.*, and *Midwestone Financial Group ESOP*, both of Oskaloosa, Iowa; to retain *MidWestOne Investments Services, Inc.*, Oskaloosa, Iowa, and thereby continue to engage in financial and investment advisory services and securities brokerage services, pursuant to section 225.28(b)(7)(i) of Regulation Y.

Board of Governors of the Federal Reserve System, December 14, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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**BILLING CODE 6210-01-S**

## GENERAL SERVICES ADMINISTRATION

### Privacy Act of 1974; Revised Privacy Act System of Records

**AGENCY:** General Services Administration

**ACTION:** Notice of an amended Privacy Act system of records

**SUMMARY:** The General Services Administration (GSA) is publishing an amended system of records notice for the Government-wide system of records, Contracted Travel Services Program (GSA/GOVT-4), as part of GSA's responsibility to enhance the Federal government's electronic capability. The amendment includes clarification of routine use f., and the addition of routine use o., which allows disclosure of summary or statistical information without reference to any identifiable individual. The system of records is the basis for providing comprehensive travel services for travelers on official Federal business, from initial travel authorization to the final accounting.

**DATES:** The revised system notice is effective on the date of publication.

**FOR FURTHER INFORMATION CONTACT:** GSA Privacy Act Officer, Office of Information Management (CI), General Services Administration, 1800 F Street NW, Washington DC 20405; telephone (202) 501-1452.

Dated: December 2, 2004

**JUNE V. HUBER**

*Director, Office of Information Management/Office of the Chief People Officer*

**GSA/GOVT-4**

**System name:** Contracted Travel Services Program.

**System location:** System records are located at the service providers under contract with a Federal agency and at the Federal agencies using the contracts.

**Categories of individuals covered by the system:** Individuals covered by the system are Federal employees authorized to perform official travel, and individuals being provided travel by the Federal government.

**Categories of records in the system:** System records include a traveler's profile containing: name of individual; Social Security Number; employee identification number; home and office telephones; home address; home and office e-mail addresses; emergency contact name and telephone number; agency name, address, and telephone number; air travel preference; rental car identification number and car preference; hotel preference; current passport and/or visa number(s); credit card numbers and related information;