

Governors not later than October 28, 2005.

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

1. *Flag Financial Corporation*, Atlanta, Georgia; to merge with First Capital Bancorp, Inc., and thereby indirectly acquire First Capital Bank, both of Norcross, Georgia.

B. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Fidelity Holding Company*, Minnetonka, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Fidelity Bank, Edina, Minnesota.

Board of Governors of the Federal Reserve System, September 28, 2005.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 05-19782 Filed 10-3-05; 8:45 am]

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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. Additional information on all bank holding companies may be obtained

from the National Information Center Web site 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 October 28, 2005.

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

1. *First Americano Financial Corporation*, Elizabeth, New Jersey; to become a bank holding company by acquiring 100 percent of the voting shares of First BankAmericano, Elizabeth, New Jersey.

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

1. *Plymouth Bancorp, Inc.*, Kirkwood, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Community State Bank of Plymouth, Plymouth, Illinois.

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

1. *RelianzBancshares, Inc.*, Wichita, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of RelianzBank, Wichita, Kansas (in organization).

Board of Governors of the Federal Reserve System, September 29, 2005.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E5-5415 Filed 10-3-05; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 05-19135) published on pages 56166 and 56167 of the issue for Monday, September 26, 2005.

Under the Federal Reserve Bank of New York heading, the entry for The Toronto-Dominion Bank, Toronto, Canada, and TD Banknorth Inc., Portland, Maine, is revised to read as follows:

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

1. *The Toronto-Dominion Bank*, Toronto, Ontario, Canada, and TD Banknorth Inc., Portland, Maine; to

acquire 100 percent of the voting shares of Hudson United Bancorp, Mahwah, New Jersey, and thereby indirectly acquire voting shares of Hudson United Bancorp, Mahwah, New Jersey.

Comments on this application must be received by October 20, 2005.

Board of Governors of the Federal Reserve System, September 29, 2005.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E5-5416 Filed 10-3-05; 8:45 am]

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FEDERAL RESERVE SYSTEM

Consumer Advisory Council; Notice of Meeting

The Consumer Advisory Council will meet on Thursday, October 27, 2005. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, DC, in Dining Room E on the Terrace level of the Martin Building. Anyone planning to attend the meeting should, for security purposes, register no later than Tuesday, October 25, by completing the form found online at: <https://www.federalreserve.gov/secure/forms/cacregistration.cfm>.

Additionally, attendees must present photo identification to enter the building.

The meeting will begin at 9 a.m. and is expected to conclude at 1 p.m. The Martin Building is located on C Street, N.W., between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under various consumer financial services laws and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

Home Mortgage Disclosure Act. Issues related to the use of the new pricing data by financial institutions and resulting changes in policies and procedures.

Economic Growth and Regulatory Paperwork Reduction Act of 1996. Industry proposals to revise financial services laws to reduce compliance costs.

Mortgage Loans. Issues concerning nontraditional loan products, including risk management and consumer disclosures.

Hurricane Katrina. Short-term and long-term issues and challenges for financial institutions.

Committee Reports. Council committees will report on their work. Other matters initiated by Council members also may be discussed.