

**First Union Corporation, et al.;  
Acquisitions of Companies Engaged in  
Permissible Nonbanking Activities**

The organizations listed in this notice have applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than March 15, 1996.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *First Union Corporation*, Charlotte, North Carolina; to acquire the 12 percent equity interest in Florida Infomanagement Services, Orlando, Florida, and thereby engage in data processing and transmission services, pursuant to § 225.25(b)(7) of the Board's Regulation Y, and in management consulting services, pursuant to § 225.25(b)(11) of the Board's Regulation Y.

B. Federal Reserve Bank of Atlanta (Zane R. Kelley, Vice President) 104 Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Pilot Bancshares, Inc.*, Tampa, Florida; to acquire National Aircraft Finance Company, Lakeland, Florida, and thereby engage in aircraft financing activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y. These activities will be conducted throughout the state of Florida.

Board of Governors of the Federal Reserve System, February 23, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-4589 Filed 2-28-96; 8:45 am]

BILLING CODE 6210-01-F

**Marty W. Hansen, et al.; Change in  
Bank Control Notices; Acquisitions of  
Shares of Banks or Bank Holding  
Companies**

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than March 15, 1996.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Marty W. Hansen and Patricia K. Hansen*, both of Pawnee, Oklahoma; to acquire an additional 7.6 percent, for a total of 25.2 percent, and James W. Martin, Pawnee, Oklahoma, acting in concert, to acquire a total of 25.1 percent, for a total of 50.3 percent, of the voting shares of Pawnee Holding Company, Inc., Pawnee, Oklahoma, and thereby indirectly acquire Pawnee National Bank, Pawnee, Oklahoma.

Board of Governors of the Federal Reserve System, February 23, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-4590 Filed 2-28-96; 8:45 am]

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**Wachovia Corporation, et al.; Notice of  
Applications to Engage de novo in  
Permissible Nonbanking Activities**

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

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 March 15, 1996.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *Wachovia Corporation*, Winston-Salem, North Carolina, and Wachovia Capital Markets, Inc., Atlanta, Georgia; to engage *de novo* through its subsidiary, Wachovia Capital Partners, Inc., Atlanta, Georgia, in providing tax planning and preparation services, pursuant to § 225.25(b)(21) of the Board's Regulation Y.

B. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *Greater Metro Bank Holding Company*, Aurora, Colorado; to engage *de novo* through its subsidiary, Greater Metro Insurance and Consulting Services, Inc., Aurora, Colorado, in the activity of providing management consulting services to depository institutions, pursuant to § 225.25(b)(11) of the Board's Regulation Y.

2. *Labette County Bankshares, Inc.*, Altamont, Kansas; to engage *de novo* through its subsidiary, Kansas Credit, Inc., Altamont, Kansas, in establishing a consumer finance company, pursuant to § 225.25(b)(1) of the Board's Regulation Y.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *South Plains Financial, Inc.*, Lubbock, Texas, and South Plains Delaware Financial Corporation, Dover, Delaware; to engage *de novo* through their subsidiary, South Plains Financial Services, Inc., Lubbock, Texas, in providing to others, data processing and data transmission services, facilities (including data processing and data transmission hardware, software, documentation or operating personnel), data bases, or access to such services, facilities, or data bases by any technological means pursuant to written agreements describing and limiting the services to the processing or furnishing of financial, banking, or economic data within the scope allowed by applicable statutes and regulations, including, processing and transmitting banking, financial, and economic related data for others through; timesharing; electronic funds transfer; home banking; authentication; provision of packaged financial systems to depository or other institutions to perform traditional banking functions such as data capture and sorting, balancing and statement printing; and back office services such as statement rendering, proof operations, research, filming, NSF's, data input and return items; selling excess capacity on data processing and transmission facilities; providing by-products of permissible data processing and data transmission services for the internal operations of South Plains Financial, Inc., and its subsidiaries, pursuant to § 225.25(b)(7) of the Board's Regulation Y, and in performing appraisals of real estate and tangible and intangible personal property, including securities, pursuant to § 225.25(b)(13) of the Board's Regulation Y. The activities will be conducted throughout the state of Texas.

Board of Governors of the Federal Reserve System, February 23, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-4591 Filed 2-28-96; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL TRADE COMMISSION

[File No. 932-3011]

### Amoco Oil Company; Consent Agreement With Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Consent Agreement.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would bar the Chicago-based corporation from making any performance or environmental benefit claim for any of its gasoline without first having scientific evidence to back it up. The consent agreement settles allegations stemming from Amoco's "Crystal Clear Amoco Ultimate" advertising campaign.

**DATES:** Comments must be received on or before April 29, 1996.

**ADDRESSES:** Comments should be directed to: FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

#### FOR FURTHER INFORMATION CONTACT:

Joel Winston, Federal Trade Commission, S-4002, 6th and Pennsylvania Avenue, NW, Washington, DC 20580. (202) 326-3153. Michael Dershowitz, Federal Trade Commission, S-4002, 6th and Pennsylvania Avenue, NW, Washington, DC 20580. (202) 326-3158.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

In the Matter of Amoco Oil Company, a corporation; File No. 932-3011.

Agreement Containing Consent Order to Cease and Desist

The Federal Trade Commission having initiated an investigation of certain acts and practices of Amoco Oil Company, a corporation, hereinafter sometimes referred to as proposed respondent, and it now appearing that proposed respondent is willing to enter into an agreement containing an order to cease and desist from the use of the acts and practices being investigated,

It is hereby agreed by and between Amoco Oil Company, by its duly authorized officer, and its attorney, and counsel for the Federal Trade Commission that:

1. Proposed respondent Amoco Oil Company is a Maryland corporation, with its offices and principal place of business located at 200 East Randolph Drive, Chicago, Illinois 60601.

2. Proposed respondent admits all the jurisdictional facts set forth in the draft complaint here attached.

3. Proposed respondent waives:

(a) Any further procedural steps;

(b) The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law; and

(c) All rights to seek judicial review or otherwise to challenge or contest the validity of the order entered pursuant to this agreement.

4. This agreement shall not become part of the public record in the proceeding unless and until it is accepted by the Commission. If this agreement is accepted by the Commission it, together with the draft of the complaint contemplated thereby, will be placed on the public record for a period of sixty (60) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of this agreement and so notify the proposed respondent, in which event it will take such action as it may consider appropriate, or issue and serve its complaint (in such form as the circumstances may require) and decision, in disposition of the proceeding.

5. This agreement is for settlement purposes only and does not constitute an admission by proposed respondent that the law has been violated as alleged in the draft of complaint here attached, or that the facts as alleged in the draft complaint, other than jurisdictional facts, are true.

6. This agreement contemplates that, if it is accepted by the Commission, and if such acceptance is not subsequently withdrawn by the Commission pursuant to the provisions of § 2.34 of the