Speco International, Inc., 3405 N.W. 9th Avenue, Suite 1205, Ft. Lauderdale, FL 33309; Officer: Martin Katari, President

GEP International Freight Forwarder L.L.C. 111 Deerwood Road, Suite 280, San Ramon, CA 94583; Officers: Guillermo E. Pena, President, Frank Rosenberg, Vice President

Samson Transport (USA) Inc., 441 Schiller Street, Elizabeth, NJ 07206; Officers: Robert Walsh, President, Lars Buchwardt, Vice President

Dated: April 7, 1997.

Joseph C. Polking,

Secretary.

[FR Doc. 97–9323 Filed 4–10–97; 8:45 am] BILLING CODE 6730–01–M

FEDERAL RESERVE SYSTEM

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 April 25, 1997.

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

1. Ben Jay Scott, Coleman, Texas; to acquire an additional 8.78 percent, for a total of 16.79 percent, of the voting shares of Coleman Bancshares, Inc., Coleman, Texas, and thereby indirectly acquire Coleman County State Bank, Coleman, Texas.

Board of Governors of the Federal Reserve System, April 7, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board. [FR Doc. 97–9330 Filed 4–10–97; 8:45 am] BILLING CODE 6210–01–F

FEDERAL RESERVE SYSTEM

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 April 28, 1997.

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

1. Tammy Bolton Montgomery, Golden, Mississippi, as Trustee for The Weatherford Foundation of Red Bay, Alabama, Inc., Red Bay, Alabama; to vote 60.90 percent of the voting shares of Independent Bancshares, Inc., Red Bay, Alabama, and thereby indirectly acquire Bank of Red Bay, Red Bay, Alabama.

Board of Governors of the Federal Reserve System, April 8, 1997

Jennifer J. Johnson,

Deputy Secretary of the Board. [FR Doc. 97-9443 Filed 4-10-97; 8:45 am] BILLING CODE 6210-01-F

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. 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 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. 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 May 5, 1997.

A. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, NW., Atlanta, Georgia 30303-2713:

1. Pinnacle Bancshares, Inc., Thomson, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of McDuffie Bank & Trust, Thomson, Georgia.

B. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:

1. First National Security Company, DeQueen, Arkansas; to acquire an additional 2.5 percent, for a total of 34.7 percent of the voting shares of First National Bancshares of Hempstead, County, Inc., Hope, Arkansas, and thereby indirectly acquire First National Bank of Hope, Hope, Arkansas; Bank of Blevins, Blevins, Arkansas; and First National Bank of Lewisville, Lewisville, Arkansas.

Board of Governors of the Federal Reserve System, April 7, 1997.

Jennifer J. Johnson,

Deputy Secretary of the Board. [FR Doc. 97–9329 Filed 4–10–97; 8:45 am] BILLING CODE 6210-01-F

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. 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 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. 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 May 8, 1997.

A. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. Citizens Banking Corporation, Flint, Michigan; to merge with CB Financial Corporation, Jackson, Michigan, and thereby indirectly acquire CB North, Charlevoix, Michigan; City Bank & Trust, Jackson, Michigan; and City Bank, Saint Johns, Michigan.

- **B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034
- 1. Central Bancompany, Inc., Jefferson City, Missouri; to acquire 100 percent of the voting shares of Warrensburg Bancshares, Inc., Warrensburg, Missouri, and thereby indirectly acquire Bank of Warrensburg, Warrensburg, Missouri.
- C. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. Midstate Bancorp, Inc., Hinton, Oklahoma; to merge with Binger Agency, Inc., Binger, Oklahoma, and thereby indirectly acquire First Community Bank, Binger, Oklahoma.

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

1. Buffalo Bancorp, Inc., Buffalo, Texas, and Buffalo Corp., Dover, Delaware; to become bank holding companies by acquiring 100 percent of the voting shares of Citizens State Bank, Buffalo, Texas. Board of Governors of the Federal Reserve System, April 8, 1997.

Jennifer J. Johnson.

Deputy Secretary of the Board. [FR Doc. 97–9442 Filed 4–10–97; 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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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. Once the notice 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 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 April 25, 1997.

- A. Federal Reserve Bank of Atlanta (Lois Berthaume, Vice President) 104 Marietta Street, NW., Atlanta, Georgia 30303-2713:
- 1. United Community Banks, Inc., Blairsville, Georgia; to acqure United Family Finance Co., Blairsville, Georgia, and thereby engage in credit insurance activities, pursuant to § 225.25(b)(8)(ii) of the Board's Regulation Y. The proposed activity will be conducted throughout the State of Georgia.

Board of Governors of the Federal Reserve System, April 7, 1997.

Jennifer J. Johnson

Deputy Secretary of the Board. [FR Doc. 97–9331 Filed 4–10–97; 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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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. Once the notice 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 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 May 8, 1997.

- **A. Federal Reserve Bank of Atlanta** (Lois Berthaume, Vice President) 104 Marietta Street, NW., Atlanta, Georgia 30303-2713:
- 1. P.C.B. Bancorp, Inc., Largo, Florida; to acquire Anchor Savings Bank, F.S.B., St. Petersburg, Florida, and thereby engage in operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. The proposed activities will be conducted throughout the State of Florida.
- **B. Federal Reserve Bank of St. Louis** (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63102-2034:
- 1. Mercantile Bancorporation Inc., St. Louis, Missouri, and Ameribanc, Inc., St. Louis, Missouri; to acquire Roosevelt Bank, Chesterfield, Missouri, and Roosevelt Mortgage Company, Kansas City, Missouri, and thereby engage in the operation of a federal savings bank, pursuant to § 225.25(b)(9) of the Board's Regulation Y; and in mortgage banking activities, pursuant to § 225.25(b)(1) of the Board's Regulation Y.