

Marietta Street, N.W., Atlanta, Georgia 30303:

1. *Home Savings Bank Employee Stock Ownership Plan*, Meridian, Mississippi; to become a bank holding company by acquiring 35.81 percent of the voting shares of Home Savings Bank, SSB, Meridian, Mississippi.

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

1. *Harrell Bancshares, Inc.*, Camden, Arkansas; to become a bank holding company by acquiring 100 percent of the voting shares of First Bank of South Arkansas, Junction City, Arkansas, and Calhoun County Bank, Hampton, Arkansas.

D. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Mille Lacs Bancorporation, Inc.*, Onamia, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Mille Lacs Bancshares, Inc., Onamia, Minnesota, and thereby indirectly acquire First State Bank of Onamia, Onamia, Minnesota.

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

1. *Aspen Bancshares, Inc.*, Aspen, Colorado; to acquire 100 percent of the voting shares of Val Cor Bancorporation, Inc., Cortez, Colorado, and thereby indirectly acquire Valley National Bank, Cortez, Colorado.

2. *First National Bancshares, Inc. ESOP and 401(k) Trusts*, Goodland, Kansas; to become a bank holding company by acquiring 35 percent of the voting shares of First National Bancshares, Inc., Goodland, Kansas, and thereby acquire First National Bank, Goodland, Kansas.

Board of Governors of the Federal Reserve System, August 31, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-22205 Filed 9-6-95; 8:45 am]

BILLING CODE 6210-01-F

First Midwest Bancorp, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies; and Acquisition of Nonbanking Company

The company listed in this notice has applied under § 225.14 of the Board's Regulation Y (12 CFR 225.14) for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) to become a bank holding company or to acquire voting securities of a bank or bank holding company. The

listed company has also applied under § 225.23(a)(2) of Regulation Y (12 CFR 225.23(a)(2)) 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, or to engage in such an activity. Unless otherwise noted, these activities will be conducted throughout the United States.

The 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.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 20, 1995.

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

1. *First Midwest Bancorp, Inc.*, Naperville, Illinois; to acquire 100 percent of the voting shares of CF Bancorp, Inc., Davenport, Iowa a savings and loan holding company, and thereby indirectly acquire Citizens Federal Savings Bank, F.S.B., Davenport, Iowa (Citizens), and thereby engage in owning, controlling, or operating a savings association, pursuant to § 225.25(b)(9) of the Board's Regulation Y. Citizens may convert to a national bank upon consummation of the proposal. Applicant also has applied to acquire Citizens Service Corporation, Davenport, Iowa, and thereby engage in

making, acquiring, or servicing loans, pursuant to § 225.25(b)(1) of the Board's Regulation Y; Citizens Federal Insurance Agency, Davenport, Iowa, and thereby engage in providing securities brokerage services, pursuant to § 225.25(b)(15) of the Board's Regulation Y and the sale of credit insurance on consumer loans, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 31, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-22208 Filed 9-6-95; 8:45 am]

BILLING CODE 6210-01-F

Independence Bancorp, Inc., et al.; Change in Bank Control Notice

Acquisition of Shares of Banks or Bank Holding Companies

The notificant listed below has 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 notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notice is available for immediate 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 to the Reserve Bank indicated for the notice or to the offices of the Board of Governors. Comments must be received not later than September 20, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *Independence Bancorp, Inc. Employee Stock Ownership Plan*, Ramsey, New Jersey; to acquire 23.3 percent of the voting shares of Independence Bancorp, Inc., Ramsey, New Jersey, and thereby indirectly acquire Independence Bank of New Jersey, Ramsey, New Jersey.

Board of Governors of the Federal Reserve System, August 31, 1995.

William W. Wiles,

Secretary of the Board.

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