

Federal Communications Commission.  
William F. Caton,  
*Acting Secretary.*  
[FR Doc. 95-27043 Filed 10-31-95; 8:45 am]  
BILLING CODE 6712-01-F

## FEDERAL EMERGENCY MANAGEMENT AGENCY

[FEMA-1069-DR]

### Florida; Amendment to Notice of a Major Disaster Declaration

**AGENCY:** Federal Emergency  
Management Agency (FEMA).  
**ACTION:** Notice.

**SUMMARY:** This notice amends the notice of a major disaster for the State of Florida, (FEMA-1069-DR), dated October 4, 1995, and related determinations.

**EFFECTIVE DATE:** October 25, 1995.

**FOR FURTHER INFORMATION CONTACT:**  
Pauline C. Campbell, Response and  
Recovery Directorate, Federal  
Emergency Management Agency,  
Washington, DC 20472, (202) 646-3606.

**SUPPLEMENTARY INFORMATION:** The notice of a major disaster for the State of Florida dated October 4, 1995, is hereby amended to include the following areas among those areas determined to have been adversely affected by the catastrophe declared a major disaster by the President in his declaration of October 4, 1995:

The counties of Calhoun and Taylor for Individual Assistance, Public Assistance and Hazard Mitigation Assistance.  
(Catalog of Federal Domestic Assistance No. 83.516, Disaster Assistance.)

G. Clay Hollister,  
*Deputy Associate Director, Response and  
Recovery Directorate.*  
[FR Doc. 95-27081 Filed 10-31-95; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Area Bancshares Corporation, Owensboro, Kentucky; Notice to Engage in Certain Nonbanking Activities

Area Bancshares Corporation, Owensboro, Kentucky (Applicant) has given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843 (c)(8)) (BHC Act) and § 225.23 of the Board's Regulation Y (12 CFR 225.23) to engage indirectly through Five Paces Software, Inc., Atlanta, Georgia (FPSI), a wholly owned subsidiary of Security First Network Bank, FSB, Pineville, Kentucky (SFNB),

in certain nonbanking activities involving data processing required for the provision by SFNB of electronic banking services over the nonproprietary computer network known as the "Internet." SFNB has received approval from the Office of Thrift Supervision to provide certain banking services to its customers over the Internet, including deposit and bill-paying services.

Applicant proposes to acquire a 4.9 voting common stock interest and an additional preferred stock interest in SFNB, which acquire FPSI as its wholly owned subsidiary. Applicant proposes thereby indirectly to market, design, develop, and provide ongoing technical support of data processing software for the electronic transmission of financial, banking, and economic data for financial institutions seeking to provide banking service over the Internet, pursuant to § 223.25(b)(7) of the Board's Regulation Y. Applicant will also be a software licensee of FPSI and will have a director on FPSI's board of directors. Applicant seeks approval to conduct the proposed data processing activities nationwide.

FPSI will provide data processing and security software to financial institutions seeking to provide banking services to their customers over the Internet. Applicant indicates that this software is designed to enable electronic transmission of banking, financial and economic data in a secure environment over the Internet. FPSI also will provide financial institutions ongoing technical support related to its software, customization and installation services, and data center operations. Moreover, FPSI expects to develop additional data processing services that will allow customers to provide secure access to accounts across other channels such as through modems over public telephone lines.

Section 4(c)(8) of the BHC Act provides that a bank holding company may, with Board approval, engage in any activity "which the Board after due notice and opportunity for hearing has determined (by order or regulation) to be so closely related to banking or managing or controlling banks as to be a proper incident thereto." 12 U.S.C. 1843(c)(8). In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely in order to seek the views of interested persons on the issues presented by the notice, and does not represent a determination by the Board that the proposal meets or is likely to meet the standards of the BHC Act.

Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, not later than November 16, 1995. Any request for a hearing on this proposal must, as required by § 262.3(e) of the Board's Rules of Procedure (12 CFR 262.3(e)), be accompanied by a statement of the reasons why 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. The notice may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of St. Louis.

Board of Governors of the Federal Reserve System, October 26, 1995.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 95-27053 Filed 10-31-95; 8:45 am]

BILLING CODE 6210-01-F

### Huntington Bancshares Incorporated, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

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 to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than November 24, 1995.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455