

- Appointment of Federal Home Loan Bank Directors

CONTACT PERSON FOR MORE INFORMATION:
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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 website 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 March 28, 2002.

A. Federal Reserve Bank of Minneapolis (Julie Stackhouse, Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *First Financial Corporation*, Arthur, North Dakota; to acquire 100 percent of the voting shares of Omega City Holding Company, LaMoure, North Dakota, and thereby indirectly acquire First State

Bank of LaMoure, LaMoure, North Dakota.

Board of Governors of the Federal Reserve System, February 26, 2002.

Robert deV. Frierson,

Deputy Secretary of the Board.

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GENERAL SERVICES ADMINISTRATION

[FMR Bulletin B-2]

Motor Vehicle Management

This notice contains GSA Bulletin FMR B-2 which addresses the use of hand-held wireless phones while driving motor vehicles owned or leased by the Federal government. The text of the bulletin follows:

To: Heads of Federal Agencies.

Subject: Use of Hand-held Wireless Phones while Driving Motor Vehicles Owned or Leased by the Federal Government.

1. What Is the Purpose of This Bulletin?

This bulletin provides guidance to Federal agencies concerning the use of hand-held wireless phones while driving motor vehicles owned or leased by the Federal government.

2. What Is the Effective Date of This Bulletin?

This bulletin is effective March 1, 2002.

3. When Does This Bulletin Expire?

This bulletin will remain in effect until specifically cancelled.

4. What Is the Background?

a. Over 110 million people use wireless phones in the United States. A recent National Highway Traffic Safety Administration (NHTSA) survey found that 54 percent of motor vehicle drivers in the United States usually have a wireless phone in their vehicle. Federal and State policymakers have been weighing the benefits of wireless phone use in vehicles against the growing evidence of their potential to increase driver distraction and the risks to safety. The recent ban of hand-held wireless phones while driving in New York State and pending legislation in at least 27 other states has received significant publicity in 2001. In addition, 23 countries now restrict or prohibit wireless phones in motor vehicles.

b. It is appropriate that the Federal government assume a leadership role in promoting the safe use of wireless telephones by its employees when they

are engaged in official Government business. Accordingly, Federal agencies should address the issue of wireless phone use in their internal policies. Additionally, many agencies have requested guidance from the General Services Administration's Office of Governmentwide Policy (OGP), Federal Vehicle Policy Division on wireless phone use in government owned and leased vehicles.

5. *What Is the Recommended Policy We Should Follow When Issuing Guidance on the Use of Wireless Phones While Driving Motor Vehicles Owned or Leased by the Federal Government?*

Federal agencies should:

- Discourage the use of hand-held wireless phones by a driver while operating motor vehicles owned or leased by the Federal government.
- Provide a portable hands-free accessory and/or a hands-free car kit for government owned wireless phones.
- Educate employees on driving safely while using hands-free wireless phones. See Attachment A for "Cellular Phone Driving Tips" published by the National Highway Traffic Safety Administration (NHTSA).

6. *Are Federal Employees Exempt From Local or State Laws Prohibiting or Limiting the Use of Wireless Phones While Driving?*

Generally, Federal employees are not exempt from state and local laws governing operation of a motor vehicle. If adhering to state and local laws would impede your agency's mission, consult your General Counsel for advice.

7. *Could Federal Agencies Be Held Liable for Injuries or Damages Caused by Employees Who Use Wireless Phones While Driving Motor Vehicles Owned or Leased by the Federal Government?*

Federal agencies should be aware of the potential for increased liability from accidents that occur if directly caused by the use of wireless phones while driving motor vehicles owned or leased by the Federal government.

8. *What Future Actions Should We Expect?*

NHTSA has over a dozen new studies planned during the next two years regarding driver distractions such as wireless phone use. As these reports are published, the General Services Administration's Federal Vehicle Policy Division will keep agencies abreast of the current research and recommendations on whether wireless phones, or any other device, should be used while driving.