

1. *Henderson Family Limited Partnership*, Vienna, Missouri; to acquire voting shares of Maries County Bancorp, Inc., Vienna, Missouri and Progress Bancshares, Inc., Sullivan, Missouri, and thereby indirectly acquire Progress Bank, Sullivan, Missouri; Maries County Bank, Vienna, Missouri; and Belle State Bank, Belle, Missouri.

B. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Donald Ray Clark and Kitty Darline Clark*, both of Anadarko, Oklahoma; to acquire voting shares of First State Bank, Anadarko, Oklahoma.

Board of Governors of the Federal Reserve System, June 23, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

[FR Doc. 98-17205 Filed 6-26-98; 8:45 am]

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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. 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 July 23, 1998.

A. Federal Reserve Bank of Cleveland (Paul Kaboth, Banking Supervisor) 1455

East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Citizens Bancshares, Inc.*, Salineville, Ohio; to merge with Mid Am, Inc., Bowling Green, Ohio, and thereby indirectly acquire Adrian State Bank, Adrian, Michigan; American Community Bank, N.A., Lima, Ohio; Amerifirst Bank, N.A., Xenia, Ohio; First National Bank of Northwestern Ohio, Bryan, Ohio; Mid American National Bank and Trust Company, Toledo, Ohio; and Northside Deposit Bank, Pittsburgh, Pennsylvania.

In connection with this application, Citizens Bancshares also has applied to acquire MFI Investments Corp, Bryan, Ohio; Mid Am Recovery Services, Inc., Clearwater, Florida; Mid Am Credit Corp, Columbus, Ohio; Mid Am Financial Services, Inc., Carmel, Indiana; and Mid Am Private Trust, N.S., Cincinnati, Ohio, and thereby engage directly in permissible broker/dealer securities activities pursuant to §§ 225.28(b)(7) and 225.28(b)(8) of Regulation Y; permissible collection agency activities pursuant to § 225.28(b)(2)(iv) of Regulation Y; permissible lending and leasing activities pursuant to §§ 225.28(b)(1) and 225.28(b)(3) of Regulation Y; permissible consumer finance, lending, and loan servicing activities pursuant to § 225.28(b)(1) of Regulation Y; and permissible trust company functions pursuant to § 225.28(b)(5) of Regulation Y.

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 its wholly owned subsidiary, Ameribanc, Inc., St. Louis, Missouri, to acquire 100 percent of the voting shares and merge with First Financial Bancorporation, Iowa City, Iowa, and thereby indirectly acquire First National Bank Iowa, Iowa City, Iowa.

C. Federal Reserve Bank of Kansas City (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *BancFirst Corporation*, Oklahoma City, Oklahoma; to acquire 100 percent of the voting shares of AmQuest Financial Corporation, Duncan, Oklahoma, and thereby indirectly acquire AmQuest Bank, N.A., Lawton, Oklahoma, and Exchange National Bank and Trust Company, Ardmore, Oklahoma.

D. Federal Reserve Bank of Dallas (W. Arthur Tribble, President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Violeta Investments, Ltd.*, Hebronville, Texas; to become a bank holding company by acquiring 9.18 percent of the voting shares of Hebronville State Bank, Hebronville, Texas.

Board of Governors of the Federal Reserve System, June 23, 1998.

Robert deV. Frierson,

Associate Secretary of the Board.

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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. 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 July 24, 1998.

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

1. *CCF Holding Company*, Jonesboro, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Heritage Bank, Jonesboro, Georgia.

2. *SunTrust Banks, Inc.*, Atlanta, Georgia, and SunTrust Banks of Florida, Inc., Orlando, Florida; to merge with Citizens Bancorporation, Inc., Marianna,