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 June 16, 2000.

A. Federal Reserve Bank of Minneapolis (JoAnne F. Lewellen, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480–0291:

1. Dakota Western Bankshares, Inc. Bowman, North Dakota; to acquire 100 percent of the voting shares of West River Holding Company, Inc., Hettinger, North Dakota, and thereby indirectly acquire voting shares of West River State Bank, Hettinger, North Dakota.

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

*1. Central Financial Corporation*, Hutchinson, Kansas; to acquire 18.94 percent of the voting shares of Premier Bancshares, Inc., Jefferson City, Missouri, and thereby indirectly acquire Premier Bank, Jefferson City, Missouri.

Board of Governors of the Federal Reserve System, May 17, 2000.

## Robert deV. Frierson,

Associate Secretary of the Board. [FR Doc. 00–12846 Filed 5–22–00; 8:45 am] BILLING CODE 6210–01–P

### 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 June 16, 2000.

**A. Federal Reserve Bank of Chicago** (Phillip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690–1414:

1. *Capitol Bancorp, Ltd.*, Lansing, Michigan, and Sun Community Bancorp Limited, Phoenix, Arizona, to acquire 51 percent of the voting shares of Arrowhead Community Bank, Glendale, Arizona (in organization).

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

1. *Downing Partnership, L.P.*, Ellis, Kansas; to become a bank holding company by acquiring 48.04 percent of the voting shares of Ellis State Bank, Ellis, Kansas.

Board of Governors of the Federal Reserve System, May 18, 2000.

### Robert deV. Frierson,

Associate Secretary of the Board. [FR Doc. 00–12951 Filed 5–22–00; 8:45 am] BILLING CODE 6210–01–P

# 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, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) 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.

The notice also will 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. 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 the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than June 6, 2000.

A. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166–2034:

1. Concord EFS, Inc., Memphis, Tennessee; to acquire Cash Station, Inc., Chicago, Illinois ("CSI"), and indirectly engage in data processing activities, pursuant to § 225.28(b)(14) of Regulation Y. CSI operates the Cash Station Network, an on-line debit network providing cardholder access to ATM's and POS terminals. In connection with its acquisition of CSI, Notificant also proposes to indirectly acquire CSI's 7.4 percent ownership interest in Primary Payment Systems, Inc., Scottsdale, Arizona. Primary Payment Systems, Inc. provides advance notification to participating financial institutions of potential check returns. The activities of Primary Payment Systems, Inc. have been approved by Board Order.

Board of Governors of the Federal Reserve System, May 17, 2000.

# Robert deV. Frierson,

Associate Secretary of the Board. [FR Doc. 00–12845 Filed 5–22–00; 8:45 am] BILLING CODE 6210–01–P

### FEDERAL RESERVE SYSTEM

#### Consumer Advisory Council; Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, June 22, 2000. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, DC., in Dining Room E of the Martin Building (Terrace level). The meeting will begin at 8:45 a.m. and is expected to conclude at 1 p.m. The Martin Building is located on C Street, Northwest, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under the Consumer Credit Protection Act and on other