

Board of Governors of the Federal Reserve System, March 30, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

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BILLING CODE 6210-01-S

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 Web site 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 April 29, 2004.

A. Federal Reserve Bank of Chicago (Patrick Wilder, Managing Examiner) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *CSBC Financial Corporation*, Cropsey, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Citizens State Bank of Cropsey, Cropsey, Illinois.

Board of Governors of the Federal Reserve System, March 30, 2004.

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FEDERAL RESERVE SYSTEM

Public Meeting: Application by J. P. Morgan Chase & Co., New York, New York, to Merge with Bank One Corporation, Chicago, Illinois

AGENCY: Federal Reserve System

ACTION: Notice of Public Meetings

SUMMARY: Two public meetings will be held regarding the application submitted by J. P. Morgan Chase & Co., New York, New York, to merge with Bank One Corporation, Chicago, Illinois, and acquire its banking and nonbanking subsidiaries pursuant to the Bank Holding Company Act ("BHC Act") and related statutes. The purpose of the public meetings is to collect information relating to factors the Board is required to consider under the BHC Act.

DATES AND TIMES: The New York meeting will be held on Thursday, April 15, 2004, at 9:00 a.m. Eastern Time. The Chicago meeting will be held on Friday, April 23, 2004, at 8:30 a.m. Central Time.

ADDRESSES: The public meeting in New York will be held at the Federal Reserve Bank of New York, 33 Liberty Street, New York, New York, and will begin at 9:00 a.m. Eastern Time. The public meeting in Chicago will be held at the Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois, and will begin at 8:30 a.m. Central Time.

FOR FURTHER INFORMATION CONTACT: For the New York meeting, contact John G. Ricketti, Vice President, Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045 (facsimile: 212/720-2845). For the Chicago meeting, contact Alicia Williams, Vice President, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604 (facsimile: 312/913-2626).

SUPPLEMENTARY INFORMATION: On February 9, 2004, J. P. Morgan Chase & Co. ("J. P. Morgan") requested the Board's approval under the BHC Act (12 U.S.C. 1841 *et seq.*) and related statutes to merge with Bank One. The Board hereby orders that public meetings on the J. P. Morgan/Bank One proposal be held in New York, New York, and Chicago, Illinois.

Purpose and Procedures

The purpose of the public meetings is to collect information relating to factors the Board is required to consider under the BHC Act. These factors are (1) the effects of the proposal on the financial and managerial resources and future prospects of the companies and banks

involved in the proposal, (2) competition in the relevant markets, and (3) the convenience and needs of the communities to be served. Convenience and needs considerations include a review of the records of performance of J.P. Morgan and Bank One under the Community Reinvestment Act, which requires the Board to take into account in its review of a bank acquisition or merger proposal each institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. 12 U.S.C. 2903.

Procedures for Hearing

Testimony at the public meeting will be presented to a panel consisting of a Presiding Officer and other panel members appointed by the Presiding Officer. In conducting the public meeting, the Presiding Officer will have the authority and discretion to ensure that the meeting proceeds in a fair and orderly manner. In contrast to a formal administrative hearing, the rules for taking evidence in an administrative proceeding will not apply to this public meeting. Panel members may question witnesses, but no cross-examination of witnesses will be permitted. The public meeting will be transcribed and information regarding procedures for obtaining a copy of the transcript will be announced at the public meeting.

On the basis of the requests received, the Presiding Officer will prepare a schedule for persons wishing to testify and establish the order of presentation. To ensure an opportunity for all interested commenters to present their views, the Presiding Officer may limit the time for presentations. At the discretion of the Presiding Officer, persons not listed on the schedule may be permitted to speak at the public meeting if time permits at the conclusion of the schedule of witnesses. Copies of testimony may, but need not, be filed with the Presiding Officer before a person's presentation.

Request to Testify

All persons wishing to testify at the meeting to be held in New York must submit a written request to John G. Ricketti, Vice President, Federal Reserve Bank of New York, 33 Liberty Street, New York, New York 10045 (facsimile: 212/720-2845) not later than close of business on Monday, April 5, 2004. All persons wishing to testify at the meeting to be held in Chicago, must submit a written request to Alicia Williams, Vice President, Federal Reserve Bank of Chicago, 230 South LaSalle Street,