

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 October 8, 2004.

A. Federal Reserve Bank of New York (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *Excel Bancorp LLC*, New York, New York to become a bank holding company by acquiring 96.93 percent of the voting shares of Excel Bank, National Association, New York, New York.

B. Federal Reserve Bank of Minneapolis (Jacqueline G. Nicholas, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *First National Bancorp, Inc.*, Brewster, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Nobles Agency, Inc., Brewster, Minnesota, and thereby indirectly acquire voting shares of The First National Bank of Brewster, Brewster, Minnesota. Applicant also proposes through the acquisition of Nobles Agency, Inc., Brewster, Minnesota, to engage in insurance agency activities in a town with a population not exceeding 5,000, pursuant to section 225.28(b)(11)(iii)(A) of Regulation Y.

Board of Governors of the Federal Reserve System, September 9, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-20733 Filed 9-14-04; 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 (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 October 12, 2004.

A. Federal Reserve Bank of Atlanta (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *United Community Banks, Inc.*, Blairsville, Georgia; to merge with Liberty National Bancshares, Inc., and thereby indirectly acquire voting shares of Liberty National Bank, both of Conyers, Georgia.

B. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Country Bancshares, Inc.*, Jamesport, Missouri; to retain 9.14 percent of the voting shares of Branson Bancshares, Inc., and thereby indirectly retain voting shares of Branson Bank, both of Branson, Missouri.

Board of Governors of the Federal Reserve System, September 10, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-20803 Filed 9-14-04; 8:45 am]

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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 October 12, 2004.

A. Federal Reserve Bank of Cleveland (Cindy C. West, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Park National Corporation*, Newark, Ohio; to acquire First Federal Bancorp, Inc., and thereby indirectly acquire First Federal Savings Bank of Eastern Ohio, both of Zanesville, Ohio, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, September 10, 2004.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 04-20802 Filed 9-14-04; 8:45 am]

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FEDERAL TRADE COMMISSION

Email Authentication Summit

AGENCIES: The Federal Trade Commission ("FTC" or the "Commission") and the National Institute of Standards and Technology ("NIST"), United States Department of Commerce.

ACTION: Notice announcing email authentication summit, request for comments, and solicitation of requests to participate.

DATES: The Email Authentication Summit will be held on November 9-10, 2004, from 8:30 a.m. to 5:30 p.m. at the Federal Trade Commission, Satellite