

Inc., Higginsport, Ohio, and thereby retain voting shares of The Citizens Bank, Higginsport, Ohio.

Board of Governors of the Federal Reserve System, November 22, 2000.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 00-30337 Filed 11-28-00; 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/](http://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 December 22, 2000.

A. Federal Reserve Bank of New York (Betsy Buttrill White, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. Holland Bancorp, Inc., Holland, New York; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Holland, Holland, New York.

2. Lakeland Bancorp, Inc., Oak Ridge, New Jersey; to acquire 9.9 percent of the

voting shares of Sussex Bancorp, Franklin, New Jersey, and thereby indirectly acquire Sussex County State Bank, Franklin, New Jersey.

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

1. *MSB Bankshares, Inc.*, Iron River, Michigan; to become a bank holding company by acquiring 100 percent of the voting shares of The Miners' State Bank of Iron River, Iron River, Michigan.

Board of Governors of the Federal Reserve System, November 22, 2000.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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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/](http://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 December 22, 2000.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street,

Philadelphia, Pennsylvania 19105-1521:

1. *PSB Bancorp, Inc.*, Philadelphia, Pennsylvania; to acquire 13 percent of the voting shares of Jade Financial Corp., Feasterville, Pennsylvania, and thereby indirectly acquire voting shares of IGA Federal Savings Bank, Feasterville, Pennsylvania, and thereby engage in owning, controlling, or operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y.

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

1. *Union Planters Corporation*, Memphis, Tennessee; to acquire Jefferson Savings Bancorp, Inc., Ballwin, Missouri, and thereby indirectly acquire Jefferson Heritage Bank, Ballwin, Missouri, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y; Jefferson Heritage Mortgage Company, Ballwin, Missouri, and thereby engage in extending credit and servicing loans, pursuant to § 225.28(b)(1) of Regulation Y; Jefferson Financial, Inc., Ballwin, Missouri, and thereby engage in performing trust company functions, pursuant to § 225.28(b)(5) of Regulation Y, and in securities brokerage activities, pursuant to § 225.28(b)(7) of Regulation Y; and Jefferson Financial Corporation, Ballwin, Missouri, and thereby engage in extending credit and servicing loans, pursuant to § 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, November 22, 2000.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Sunshine Act Meeting

**AGENCY HOLDING THE MEETING:** Board of Governors of the Federal Reserve System.

**TIME AND DATE:** 10:00 a.m., Wednesday, November 29, 2000.

**PLACE:** Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, DC 20551.

**STATUS:** Open.

**MATTERS TO BE CONSIDERED:**

### Discussion Agenda

1. Publication for comment of proposed amendments to Regulation C