

appointing Federal Home Loan Bank (FHLBank) directors. See 12 U.S.C. 1427; 12 CFR part 915. Under part 915, the FHLBanks determine the eligibility of elective directors and director nominees and run the director election process. The Finance Board determines the eligibility of and selects all appointive FHLBank directors. To determine eligibility, the FHLBanks use the Elective Director Eligibility Certification Form and the Finance Board uses the Appointive Director Eligibility Certification Form. The Finance Board regulation also requires incumbent directors to certify annually that they continue to meet the director eligibility requirements.

The Finance Board uses the information contained in the Appointive Director Eligibility Certification Form and part 915 to determine whether prospective and incumbent appointive directors satisfy the statutory and regulatory eligibility requirements. Only individuals meeting these requirements may serve as appointive FHLBank directors. See 12 U.S.C. 1427(a) and (f)(2). The FHLBanks, and where appropriate, the Finance Board, use the information in the Elective Director Eligibility Certification Form and part 915 to determine whether elective directors and director nominees satisfy the statutory and regulatory eligibility requirements. Only individuals meeting these requirements may serve as elective FHLBank directors. See 12 U.S.C. 1427(a), (b) and (f)(3).

The likely respondents include FHLBanks, FHLBank members, and prospective and incumbent FHLBank directors.

The OMB number for the information collection is 3069-0002. The OMB clearance for the information collection expires on October 31, 2004.

#### B. Burden Estimate

The Finance Board estimates that total number of respondents is 4,976, which includes 12 FHLBanks, 4600 FHLBank members, and 364 prospective and incumbent FHLBank directors. As explained below, the Finance Board estimates that the total annual hour burden for all respondents is 5,302 hours.

The Finance Board estimates the total annual average hour burden for each FHLBank to run the election of directors and process director nominee/director forms is 235 hours. The estimate for the average hour burden for all FHLBanks is 2,820 hours (12 FHLBanks  $\times$  235 hours).

The Finance Board estimates the total annual average hour burden for an FHLBank member to participate in the

director election process is 30 minutes. The estimate for the average hour burden for all FHLBank members that participate in the director election process is 2,300 hours (4,600 FHLBank members  $\times$  0.5 hours).

The Finance Board estimates the total annual average number of prospective and incumbent appointive directors at 84, with 1 response per individual. The estimate for the average hour burden per individual is 30 minutes. The estimate for the average hour burden for all prospective and incumbent appointive directors is 42 hours (84 prospective and incumbent appointive directors  $\times$  1 response per individual  $\times$  0.5 hours). The Finance Board estimates the total annual average number of prospective and incumbent elective directors at 280, with 1 response per individual. The estimate for the average hour burden per individual is 30 minutes. The estimate for the annual hour burden for all prospective and incumbent elective directors is 140 hours (280 prospective and incumbent elective directors  $\times$  1 response per individual  $\times$  0.5 hours). The estimate for the average hour burden for all prospective and incumbent FHLBank directors is 182 hours (84 prospective and incumbent appointive directors + 280 prospective and incumbent elective directors)  $\times$  1 response per individual  $\times$  0.5 hours).

#### C. Comment Request

The Finance Board requests written comments on the following: (1) Whether the collection of information is necessary for the proper performance of Finance Board functions, including whether the information has practical utility; (2) the accuracy of the Finance Board's estimates of the burdens of the collection of information; (3) ways to enhance the quality, utility, and clarity of the information collected; and (4) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology.

Dated: July 26, 2004.

By the Federal Housing Finance Board.

**Donald Demitros,**

*Chief Information Officer.*

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than August 13, 2004.

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

1. *Douglas E. Hazel Revocable Trust, Douglas E. Hazel, Trustee*, Washington, Missouri; the *Cynthia Hazel Gilbertson Revocable Trust, Cynthia Hazel Gilbertson*, as trustee, Faribault, Minnesota; and *Hazel Investments, Limited Partnership*, Washington, Missouri, as a group acting in concert to acquire voting shares of *Cardinal Bancorp, Inc.*, St. Louis, Missouri, and thereby indirectly acquire voting shares of *Citizens National Bank of Greater St. Louis, Maplewood, Missouri*.

Board of Governors of the Federal Reserve System, July 26, 2004.

**Robert deV. Frierson,**

*Deputy 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