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**FOR FURTHER INFORMATION CONTACT:**

Federal Reserve Board Clearance Officer—Cindy Ayouch—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202-452-3829).

OMB Desk Officer—Mark Menchik—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503, or email to [mmenchik@omb.eop.gov](mailto:mmenchik@omb.eop.gov).

**Final approval under OMB delegated authority of the extension for three years, without revision of the following report:**

*Report title:* Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H.

*Agency form number:* Reg H-3.

*OMB Control number:* 7100-0196.

*Frequency:* Development of policy statement, one time; Trust company report, quarterly; Transactions recordkeeping, on occasion; and Disclosure, on occasion.

*Reporters:* State member banks and trust companies.

*Annual reporting hours:* 158,327

*Estimated average hours per response:* Development of policy statement, 30 minutes; Trust company report, 15 minutes; Transaction recordkeeping, 3 minutes; and Disclosure, 3 minutes.

*Number of respondents:* 1,286

*General description of report:* This information collection is mandatory (12 U.S.C. § 325). If the records maintained by state member banks come into the possession of the Federal Reserve, they are given confidential treatment (5 U.S.C. §§ 552(b)(4), (b)(6), and (b)(8)).

*Abstract:* State-chartered member banks and trust companies effecting securities transactions for customers must establish and maintain a system of records, furnish confirmations to customers, and establish written policies and procedures relating to securities trading. They are required to maintain records for three years following the transaction. These requirements are necessary to protect the customer, to avoid or settle customer disputes, and to protect the bank against potential liability arising under the anti-fraud and insider trading provisions of the Securities Exchange Act of 1934.

Board of Governors of the Federal Reserve System, October 22, 2004.

**Robert deV. Frierson**

*Deputy Secretary of the Board.*

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**BILLING CODE 6210-01-S**

**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 November 12, 2004.

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

1. *M.L. Smith Revocable Trust*, Brookfield, Missouri; Mark L. Smith, trustee; the Ann E. Smith Revocable Trust and the Ann E. Smith Residuary Trust, both in Brookfield, Missouri; Ann E. Smith, trustee; and Michael R. Smith, Perry, Iowa; to retain voting shares of First Missouri Bancshares, Inc., and thereby indirectly retain voting shares of First Missouri National Bank, both in Brookfield, Missouri.

Board of Governors of the Federal Reserve System, October 25, 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 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 November 22, 2004.

**A. Federal Reserve Bank of Chicago** (Patrick Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Nashua Bancshares, Inc.*, Saint Paul, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of First State Bank (in organization), Nashua, Iowa, and thereby indirectly acquire voting shares of First State Bank (in organization), Nashua, Iowa.

2. *FNSB Bancorp, Inc.*, Nashua, Iowa; to become a bank holding company by acquiring 35 percent of the voting shares of Nashua Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly acquire voting shares of First State Bank (in organization), Nashua, Iowa.

3. *Readlyn Bancshares, Inc.*, St. Paul, Minnesota; to acquire 20 percent; Britt Bancshares, Inc., St. Paul, Minnesota, to acquire 15 percent; Tripoli Bancshares, Inc., St. Paul, Minnesota, to acquire 15 percent; Ashton Bancshares, Inc., St. Paul, Minnesota, to acquire 15 percent; of the voting shares of Nashua Bancshares, Inc., St. Paul, Minnesota, and thereby indirectly acquire voting shares of First State Bank (in organization), Nashua, Iowa.