

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 July 16, 2004.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Coastal South Bancshares, Inc.*, Hilton Head Island, South Carolina; to become a bank holding company by acquiring 100 percent of the voting shares of CoastalStates Bank, Hilton Head Island, South Carolina.

Board of Governors of the Federal Reserve System, June 16, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-14031 Filed 6-21-04; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Consumer Advisory Council

#### Solicitation of Nominations for Membership

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice.

**SUMMARY:** The Board is inviting the public to nominate qualified individuals for appointment to its Consumer Advisory Council, whose membership represents interests of consumers, communities, and the financial services industry. New members will be selected for three-year terms that will begin in January 2005. The Board expects to announce the selection of new members by year-end 2004.

**DATES:** Nominations must be received by August 27, 2004. Nominations not received by August 27, may not be considered.

**ADDRESSES:** Nominations must include a *résumé* for each nominee. Electronic nominations are preferred. The appropriate form can be accessed at: <http://www.federalreserve.gov/forms/cacnominationform.cfm>.

If electronic submission is not feasible, the nominations can be mailed (not sent by facsimile) to Terri Johnsen, Manager, Community Affairs, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551.

**FOR FURTHER INFORMATION CONTACT:** Ann Bistay, Secretary of the Council, Division of Consumer and Community Affairs, (202) 452-6470, Board of Governors of the Federal Reserve System, Washington, DC 20551.

**SUPPLEMENTARY INFORMATION:** The Consumer Advisory Council was established in 1976 at the direction of the Congress to advise the Federal Reserve Board on the exercise of its duties under the Consumer Credit Protection Act and on other consumer-related matters. The Council by law represents the interests both of consumers and of the financial services industry (15 U.S.C. 1691(b)). Under the Rules of Organization and Procedure of the Consumer Advisory Council (12 CFR 267.3), members serve three-year terms that are staggered to provide the Council with continuity.

New members will be selected for terms beginning January 1, 2005, to replace members whose terms expire in December 2004; the Board expects to announce its appointment of new members by year-end. Nomination letters should include:

- A *résumé*;
- Information about past and present positions held by the nominee;
- A description of special knowledge, interests or experience related to community reinvestment, consumer protection regulations, consumer credit, or other consumer financial services;
- Full name, title, organization name, organization description for both the nominee and the nominator;
- Current address, telephone and fax numbers for both the nominee and the nominator; and
- Positions held in community organizations, and on councils and boards.

Individuals may nominate themselves.

The Board is interested in candidates who have familiarity with consumer financial services, community reinvestment, and consumer protection regulations, and who are willing to express their viewpoints. Candidates do not have to be experts on all levels of consumer financial services or community reinvestment, but they should possess some basic knowledge of the area. They must be able and willing to make the necessary time commitment to participate in conference calls, and prepare for and attend meetings three times a year (usually for two days, including committee meetings). The meetings are held at the Board's offices in Washington, DC. The Board pays travel expenses, lodging, and a nominal honorarium.

In making the appointments, the Board will seek to complement the background of continuing Council members in terms of affiliation and geographic representation, and to ensure the representation of women and minority groups. The Board may consider prior years' nominees and does not limit consideration to individuals nominated by the public when making its selection.

Council members whose terms end as of December 31, 2004, are:

Janie Barrera, President and Chief Executive Officer, ACCION Texas, San Antonio, Texas.  
 Kenneth P. Bordelon, Chief Executive Officer, E Federal Credit Union, Baton Rouge, Louisiana.  
 Robin Coffey, Senior Vice President, Harris Bank, Chicago, Illinois.  
 Thomas FitzGibbon, Senior Vice President, MB Financial Bank, N.A., Chicago, Illinois.  
 Larry Hawkins, President and Chief Executive Officer, Unity National Bank, Houston, Texas.  
 Ruhi Maker, Senior Attorney, Law Office of Rochester, Rochester, New York.  
 Patricia McCoy, Professor of Law, University of Connecticut School of Law, Hartford, Connecticut.  
 Debra S. Reyes, President, Neighborhood Lending Partners, Inc., Tampa, Florida.  
 Benson Roberts, Vice President for Policy, Local Initiatives Support Corporation, Washington, District of Columbia.  
 Agnes Bundy Scanlan, Senior Vice President, Regulatory Relations Executive, Bank of America, Boston, Massachusetts.  
 Hubert Van Tol, Co-Director, Fairness in Rural Lending, Sparta, Wisconsin.  
 Council members whose terms continue through 2005 and 2006 are:  
 Dennis L. Algiere, Senior Vice President, Compliance and Community Affairs, The Washington Trust Company, Westerly, Rhode Island.  
 Susan Bredehoft, Senior Vice President/Compliance Risk Management, Commerce Bank, N.A., Cherry Hill, New Jersey.  
 Sheila Canavan, Consumer Attorney, Law Office of Sheila Canavan, Moab, Utah.  
 Anne Diedrick, Senior Vice President, JPMorgan Chase Bank, New York, New York.  
 Dan Dixon, Group Senior Vice President, World Savings Bank, FSB, Washington, District of Columbia.  
 Hattie B. Dorsey, President and Chief Executive Officer, Atlanta Neighborhood Development Partnership, Atlanta, Georgia.

James Garner, Senior Vice President and General Counsel, North America Consumer Finance for Citigroup, Baltimore, Maryland.

R. Charles Gatson, Vice President/Chief Operating Officer, Swope Community Builders, Kansas City, Missouri.

James King, President and Chief Executive Officer, Community Redevelopment Group, Cincinnati, Ohio.

Elsie Meeks, Executive Director, First Nations Oweesta Corporation, Kyle, South Dakota.

Bruce B. Morgan, Chairman, President and Chief Executive Officer, Valley State Bank, Roeland Park, Kansas.

Mark Pinsky, President and Chief Executive Officer, National Community Capital Association, Philadelphia, Pennsylvania.

Benjamin Robinson, Senior Vice President, Chief Privacy Executive, Bank of America, Charlotte, North Carolina.

Mary Jane Seebach, Executive Vice President, Chief Compliance Officer, Countrywide Financial Corporation, Calabasas, California.

Paul J. Springman, Group Executive, Predictive Sciences, Equifax, Atlanta, Georgia.

Forrest F. Stanley, Senior Vice President and Deputy General Counsel, KeyBank National Association, Cleveland, Ohio.

Lori R. Swanson, Solicitor General, Office of the Minnesota Attorney General, St. Paul, Minnesota.

Diane Thompson, Supervising Attorney, Land of Lincoln Legal Assistance Foundation, Inc., East St. Louis, Illinois.

Clint Walker, General Counsel/Chief Administrative Officer, Juniper Bank, Wilmington, Delaware.

Board of Governors of the Federal Reserve System, June 16, 2004.

**Jennifer J. Johnson,**  
*Secretary of the Board.*

[FR Doc. 04-14033 Filed 6-21-04; 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/](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 July 16, 2004.

**A. Federal Reserve Bank of Cleveland**  
(Nadine W. Wallman, Assistant Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *National City Corporation*, Cleveland, Ohio; to merge with Wayne Bancorp, Inc., Wooster, Ohio, and thereby indirectly acquire The Wayne County National Bank of Wooster, Wooster, Ohio, and Savings Bank & Trust, Wadsworth, Ohio.

In connection with this application, National City Corporation has applied to acquire Access Financial Corp., Massillon, Ohio, and thereby engage in consumer lending activities pursuant to section 225.28(b)(1) of Regulation Y.

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

1. *Vision Bancshares, Inc.*, Gulf Shores, Alabama; to acquire 100 percent of the voting shares of BankTrust of Florida, Wewahatchka, Florida.

Board of Governors of the Federal Reserve System, June 17, 2004.

**Robert deV. Frierson,**  
*Deputy Secretary of the Board.*

[FR Doc. 04-14104 Filed 6-21-04; 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/](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 July 8, 2004.

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

1. *NRW.Bank and and WestLB AG*, both of Duesseldorf, Germany; to engage in:

Making, acquiring, brokering, or servicing loans or other extensions of credit for the bank holding company's own account or for the account of others in accordance with Section 225.28(b)(1);

Engaging under contract with a third party in asset management, servicing and collection of assets of a type that an insured depository institution may originate and own in accordance with Section 225.28(b)(2)(vi);

Leasing personal property or acting as agent, broker, or adviser in leasing such property, subject to the restrictions set forth in Section 225.28(b)(3)(i) and (ii) and the footnotes thereto;

Furnishing general economic information and advice, general economic statistical forecasting services, and industry studies in accordance with Section 225.28(b)(6)(ii);