

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 October 29, 2004.

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

1. *Fifth Third Bancorp, and Fifth Third Financial Company*, both of Cincinnati, Ohio; to acquire 100 percent of the voting shares of, and thereby merge with First National Bankshares of Florida, Inc., Naples, Florida, and thereby indirectly acquire voting shares of First National Bank of Florida, Naples, Florida.

2. *Peoples Community Bancorp, Inc.*, West Chester, Ohio; to become a bank holding company by acquiring 38 percent of the voting shares of Columbia Bancorp, Inc., and thereby indirectly acquire voting shares of The Columbia Savings Bank, both of Cincinnati, Ohio.

In connection with this application, Applicant also has applied to retain Peoples Community Bank, West Chester, Ohio, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

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

1. *Centennial Bank Holdings, Inc.*, Fort Collins, Colorado; and its wholly owned subsidiary Newco Front Range, Inc., Fort Collins, Colorado, to acquire 100 percent of the voting shares of Guaranty Corporation, Denver, Colorado, and thereby indirectly acquire Guaranty Bank and Trust Company, Denver, Colorado, Collegiate Peaks Bank, Buena Vista, Colorado, and First National Bank of Strasburg, Strasburg, Colorado.

In connection with this application, Applicant also has applied to acquire voting shares of Guaranty Corporation, Denver, Colorado, and thereby indirectly acquire AMG Guaranty Trust, N.A., Greenwood Village, Colorado, and thereby engage in trust activities,

pursuant to section 225.28(b)(5) of Regulation Y.

Board of Governors of the Federal Reserve System, September 30, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Consumer Advisory Council

**ACTION:** Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, October 28, 2004. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, D.C., in Dining Room E on the Terrace level of the Martin Building. Anyone planning to attend the meeting should, for security purposes, register no later than Tuesday, October 26, by completing the form found on-line at: <https://www.federalreserve.gov/secure/forms/cacregistration.cfm>.

Additionally, attendees must present photo identification to enter the building.

The meeting will begin at 9:00 a.m. and is expected to conclude at 1:00 p.m. The Martin Building is located on C Street, NW, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under various consumer financial services laws and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

#### Community Reinvestment Act

**Proposed Rules:** Discussion of the impact of the recent CRA proposals on community reinvestment and the process of interagency oversight and supervision.

#### Courtesy Overdraft Protection:

Discussion of issues relative to coverage of courtesy overdraft protection under the Truth in Savings Act or the Truth in Lending Act.

#### Anti-Predatory Lending Laws:

Discussion of federal and state legislation to protect consumers from abusive lending practices.

#### Electronic Fund Transfer Act:

Discussion of issues in connection with the proposed changes to Regulation E, which implements the Electronic Fund Transfer Act.

**Committee Reports:** Council committees will report on their work.

Other matters initiated by Council members also may be discussed.

Persons wishing to submit views to the Council on any of the above topics may do so by sending written statements to Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470.

Board of Governors of the Federal Reserve System, September 29, 2004.

**Jennifer J. Johnson**

*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:** 11:30 a.m., Tuesday, October 12, 2004.

**PLACE:** Marriner S. Eccles Federal Reserve Board Building, 20th and C Streets, N.W., Washington, D.C. 20551.

**STATUS:** Closed.

#### MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

2. Any items carried forward from a previously announced meeting.

#### FOR FURTHER INFORMATION CONTACT:

Michelle A. Smith, Director, Office of Board Members; 202-452-2955.

**SUPPLEMENTARY INFORMATION:** You may call 202-452-3206 beginning at approximately 5 p.m. two business days before the meeting for a recorded announcement of bank and bank holding company applications scheduled for the meeting; or you may contact the Board's Web site at <http://www.federalreserve.gov> for an electronic announcement that not only lists applications, but also indicates procedural and other information about the meeting.

Board of Governors of the Federal Reserve System, October 1, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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