

**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 May 11, 2005.

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

1. *George E. Scharpf; Patricia M. Scharpf; and G. Gregory Scharpf*, all of Colts Neck, New Jersey; Eric Francis Scharpf, Haverford, Pennsylvania; Elizabeth M. Scharpf, Colts Neck, New Jersey; George E. Scharpf Irrevocable Trust, Old Bridge, New Jersey; Joseph J. DiSepio, Jamesburg, New Jersey; Margueritte DiSepio, Jamesburg, New Jersey; Estate of Ernest J. Scharpf, Jr., Jamesburg, New Jersey; The EJ Scharpf Foundation, Old Bridge, New Jersey; George E. Scharpf Trust for the benefit of Ernest J. Scharpf, Old Bridge, New Jersey; to retain voting shares of Amboy Bancorporation, Old Bridge, New Jersey, and thereby indirectly retain voting shares of Amboy National Bank, Old Bridge, New Jersey.

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

1. *Walter Carlson*, Naples, Florida, and Dennis Shull, Indianola, Iowa; to acquire additional voting shares of Morning Sun Bank Corp., Morning Sun, Iowa, and thereby indirectly acquire voting shares of Iowa State Bank, Wapello, Iowa.

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

1. *T. Coleman Andrews, III*, Jackson, Wyoming; Everette G. Allen, Jr., Richmond, Virginia; Allen S. Andrews, Middleburg, Virginia; Timothy A. Anonick, Midlothian, Virginia; John C.

Backus, Jr., Great Falls, Virginia; David F. Bullock, Alpin, Utah; Marvin P. Bush, Alexandria, Virginia; Christopher H. Daniell, Hopkinton, New Hampshire; Laurence C. Fentriss, Richmond, Virginia; Davila Jaime, McAllen, Texas; Ronald P. Mika, Alpine, Utah; Geoffrey S. Rehnert, Weston, Massachusetts; Kevin W. Wilson, Virginia Beach, Virginia; and Marc B. Wolpow, Wellesley, Massachusetts; to acquire voting shares of Rock Springs American Bancorporation, Inc., and thereby indirectly acquire voting shares of American National Bank of Rock Springs, both of Rock Springs, Wyoming.

Board of Governors of the Federal Reserve System, April 21, 2005.

**Jennifer J. Johnson**,

*Secretary of the Board.*

[FR Doc. 05-8393 Filed 4-26-05; 8:45 am]

**BILLING CODE 6210-01-S**

**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 May 20, 2005.

**A. Federal Reserve Bank of Atlanta** (Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Heritage First Bancshares, Inc.*, Rome, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of DeKalb Bank, Crossville, Alabama.

**B. Federal Reserve Bank of Dallas** (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *CSAB Holdings, L.L.C.*, Dallas, Texas; to become a bank holding company by acquiring 36 percent of the voting shares of Parkway National Bancshares, Inc., Plano, Texas, and thereby indirectly acquire Parkway National Bancshares of Delaware, Inc., Wilmington, Delaware, and Parkway Bank, N.A., Plano, Texas.

Board of Governors of the Federal Reserve System, April 21, 2005.

**Jennifer J. Johnson**,

*Secretary of the Board.*

[FR Doc. 05-8395 Filed 4-26-05; 8:45 am]

**BILLING CODE 6210-01-S**

**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 May 20, 2005.

**A. Federal Reserve Bank of Atlanta**  
(Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30303:

1. *Heritage First Bancshares, Inc.*, Rome, Georgia; to acquire Heritage First Bank, Rome, Georgia, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, April 21, 2005.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 05-8394 Filed 4-26-05; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Sunshine Act Meeting

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

**TIME AND DATE:** 12:00 p.m., Monday, May 2, 2005.

**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, April 22, 2005.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 05-8490 Filed 4-22-05; 4:57 pm]

**BILLING CODE 6210-01-S**

## FEDERAL TRADE COMMISSION

**RIN 3084-AA94**

### Notice of Federal Trade Commission Publication Incorporating Model Forms and Procedures for Identity Theft Victims

**AGENCY:** Federal Trade Commission (Commission).

**ACTION:** Notice of Federal Trade Commission publication incorporating model forms and procedures for identity theft victims.

**SUMMARY:** The Fair and Accurate Credit Transactions Act of 2003 (FACT Act or the Act), amending the Fair Credit Reporting Act (FCRA), requires the Commission, in consultation with the Federal banking agencies and the National Credit Union Administration, to develop a model form and procedures to be used by identity theft victims for contacting and informing creditors and consumer reporting agencies of the fraud. In this document, the Commission issues a notice of its publication of guidance containing such model forms and procedures.

**DATES:** Effective Date: This notice is effective on May 2, 2005.

**ADDRESSES:** Requests for copies of this notice should be sent to the Commission's Public Reference Branch, Room 130, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580. This notice is also available at the Commission's Web site, [www.ftc.gov](http://www.ftc.gov).

#### FOR FURTHER INFORMATION CONTACT:

Betsy Broder, Assistant Director, (202) 326-3228, and Naomi B. Lefkowitz, Attorney, (202) 326-3228, Division of Planning and Information, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** The FACT Act was signed into law on December 4, 2003. Public Law 108-159, 117 Stat. 1952. Portions of the Act amend the FCRA to enhance consumers' ability to resolve problems caused by identity theft. Section 153 of the Act (section 621(f)(2) of the FCRA), requires the Commission, in consultation with the Federal banking agencies and the National Credit Union Administration, to develop a model form and procedures to be used by identity theft victims for contacting and informing creditors and consumer reporting agencies of the fraud.

Identity theft can occur in various forms, including the unauthorized use of existing accounts or the opening of new accounts. The steps that victims

need to take to resolve their problems may vary depending on the type of identity theft. The Commission has published guidance for victims, which describes the different types of identity theft problems that victims can confront and the best means of recovery. This guidance includes the ID Theft Affidavit and sample letters as well as a description of the circumstances under which victims would use a particular form to contact creditors or consumer reporting agencies.<sup>1</sup>

For example, an identity theft victim can use the ID Theft Affidavit to dispute with a creditor an account opened fraudulently in the victim's name. Many creditors have agreed voluntarily to accept this standard-form affidavit to resolve such disputes. The guidance also provides sample letters that an identity theft victim can use when disputing with a creditor fraudulent charges to an existing account. Finally, the guidance offers victims sample letters that they can use, in combination with an "Identity Theft Report,"<sup>2</sup> when contacting a consumer reporting agency to block fraudulent accounts from their credit reports.

This guidance, *Take Charge: Fighting Back Against Identity Theft*, is available at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or by writing to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

For several years, the Take Charge booklet (previously entitled *ID Theft: When Bad Things Happen to Your Good Name*) has been a straightforward and enormously successful communication tool that has been well-received by victims and other consumers, government agencies, industry, consumer groups, and law enforcement.

<sup>1</sup> The guidance does not substantially modify any existing "collections of information" as this term is defined under the Paperwork Reduction Act, 44 U.S.C. 3506. The FTC has already obtained approval from the Office of Management and Budget ("OMB") for certain disclosures described in the FTC's guidance materials. The filing of identity theft complaints with the FTC is included in the FTC's clearance for administrative activities (OMB Control Number 3084-0047). In addition, the FTC obtained OMB clearance for the disclosure obligations resulting from its rulemaking on identity theft definitions (OMB Control Number 3084-0129). See 69 FR 63,922, 63,933 (Nov. 3, 2004).

<sup>2</sup> To obtain an "Identity Theft Report," the guidance advises consumers to file a report with a local, state, or federal law enforcement agency, such as the local police, the State Attorney General, the U.S. Secret Service, the FTC, or the U.S. Postal Inspection Service. The "Identity Theft Report" is comprised of this law enforcement report, in combination with specific information about the circumstances of the consumer's identity theft and any additional information or documentation that a creditor or consumer reporting agency reasonably requests for the purpose of determining the validity of the consumer's claim. See 16 CFR 603.3.