

A. Federal Reserve Bank of Atlanta
(Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *FBG Holding Corporation, Tampa, Florida*; to become a bank holding company by acquiring 100 percent of the voting shares of Florida Bank Group, Inc., and thereby indirectly acquire Bank of St. Petersburg, both of Tampa, Florida, and Bank of North Florida, Jacksonville, Florida.

Comments on this application must be received by March 9, 2007.

Board of Governors of the Federal Reserve System, February 12, 2007.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E7-2729 Filed 2-15-07; 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 Web site at <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 March 12, 2007.

A. Federal Reserve Bank of Boston
(Richard Walker, Community Affairs Officer) P.O. Box 55882, Boston, Massachusetts 02106-2204:

1. *Merrimack Bancorp, MHC*, Concord, New Hampshire; to acquire 100 percent of the voting shares of Bow Mills Bank and Trust, Bow, New Hampshire.

Board of Governors of the Federal Reserve System, February 12, 2007.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E7-2730 Filed 2-15-07; 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/.

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 March 16, 2007.

A. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Citizens Bancorp, Inc.*, Cadott, Wisconsin; to become a bank holding company by acquiring 100 percent of the voting shares of Citizens State Bank, Cadott, Wisconsin.

Board of Governors of the Federal Reserve System, February 13, 2007.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E7-2771 Filed 2-15-07; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM

Consumer Advisory Council

AGENCY: Board of Governors of the Federal Reserve System

Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, March 8, 2007. 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, March 6, by completing the form found online 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 12:45 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:

- **Home mortgage foreclosures**

Members will discuss various issues related to home lending practices and mortgage foreclosures.

- **Model financial privacy notices**

With the objective of designing alternative privacy notices that are easier for consumers to understand and use, the Board, the other banking agencies, the FTC, and the SEC have been conducting cognitive and usability consumer research into how privacy notices may be made more effective for consumers. Members will discuss several aspects of the model notices as well as findings from the accompanying project report.

- **Amendments to Regulation E**