

Heritage Bank, NA, Spicer, Minnesota, and Heritage Bank, NA, Holstein, Iowa.

Board of Governors of the Federal Reserve System, September 30, 2009.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. E9-23952 Filed 10-5-09; 8:45 am]

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 October 21, 2009.

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

1. *Belva H. Rasmussen 2009 Grantor Retained Annuity Trust*, Falcon Heights, Minnesota; *Eva B. Rasmussen*, Edina, Minnesota; *Pamela M. Harris*, Falcon Heights, Minnesota; and *Teresa Rasmussen Trangsrud*, Orono, Minnesota, trustees, to join a group acting in concert with *Belva H. Rasmussen*, individually, and with *Belva H. Rasmussen*, *Teresa Rasmussen Trangsrud* and *Lyle Delwyche*, trustees of the *Walter C. Rasmussen Marital Trust Under Agreement* dated December 26, 1985, and the *Walter C. Rasmussen Family Trust Under Agreement* dated December 26, 1985 (together, the "Rasmussen Family Group"), and to acquire voting shares of *Northeast Securities Corporation*, and thereby indirectly acquire voting shares of *Northeast Bank*, both of Minneapolis, Minnesota.

B. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *Thomas A. and Maureen Sue Ellison*, to acquire additional voting shares of *Foundation Bancorp, Inc.*, and thereby indirectly acquire voting shares of *Foundation Bank*, all of Bellevue, Washington.

Board of Governors of the Federal Reserve System, October 1, 2009.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E9-24037 Filed 10-5-09; 8:45 am]

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FEDERAL RESERVE SYSTEM

Consumer Advisory Council; Notice of Meeting of the Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, October 22, 2009. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, DC, in Dining Room E on the Terrace Level of the Martin Building. For security purposes, anyone planning to attend the meeting should register no later than Tuesday, October 20, by completing the form found online at: <https://www.federalreserve.gov/secure/forms/cacregistration.cfm>.

Attendees must present photo identification to enter the building and should allow sufficient time for security processing.

The meeting will begin at 9 a.m. and is expected to conclude at 12:30 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:

- *Proposed rules regarding closed-end mortgages and home-equity lines of credit*

Members will discuss proposed changes to Regulation Z (Truth in Lending) regarding disclosures that consumers receive in connection with closed-end mortgages and home-equity lines of credit. Members will also discuss amendments that would provide new consumer protections for home-secured credit, including provisions to prevent mortgage loan originators from steering consumers to more expensive loans.

- *Proposed rules to implement the Credit Card Accountability Responsibility and Disclosure Act of 2009*

Members will discuss proposed amendments to Regulation Z to protect consumers who use credit cards from a number of potentially costly practices.

- *Foreclosure issues*

Members will discuss loss-mitigation efforts, including the Administration's Making Home Affordable program, the performance of modified mortgages, and other issues related to foreclosures.

Reports by committees and 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 Jennifer Kerslake, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551. Information about this meeting may be obtained from Ms. Kerslake at 202-452-6470.

Board of Governors of the Federal Reserve System, October 1, 2009.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. E9-24012 Filed 10-5-09; 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/.