

1. *James C. Lewien*, Centennial, Colorado; as co-trustee of the Kenneth J. Freund Irrevocable Trust No. 2, to retain control of Commerce Bankshares, Inc., Aurora, Colorado, and thereby indirectly acquire Commerce Bank, Aurora, Colorado.

Board of Governors of the Federal Reserve System, September 29, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-25078 Filed 10-2-03; 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/.

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 28, 2003.

A. Federal Reserve Bank of Cleveland (Stephen J. Ong, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *S & T Bancorp, Inc.*, Indiana, Pennsylvania; to acquire up to 9.9 percent of the outstanding voting shares

of IBT Bancorp, Inc., Irwin, Pennsylvania, and thereby indirectly acquire Irwin Bank & Trust Co., Irwin, Pennsylvania.

2. *Town Square Financial Corporation*, Ashland, Kentucky; to become a bank holding company by acquiring 100 percent of the voting shares of Town Square Bank, Ashland, Kentucky.

Board of Governors of the Federal Reserve System, September 29, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-25079 Filed 10-2-03; 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/.

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 30, 2003.

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

1. *Community Bank of Georgia, Inc.*, Baxley, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Community Bank of Georgia, Baxley, Georgia (in organization).

B. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Citizens Bancshares of Sparta, Inc.*, Sparta, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of The Citizens Bank of Sparta, Sparta, Missouri.

Board of Governors of the Federal Reserve System, September 30, 2003.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 03-25190 Filed 10-2-03; 8:45 am]

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FEDERAL RESERVE SYSTEM

Consumer Advisory Council

ACTION: Notice of Meeting of Consumer Advisory Council.

The Consumer Advisory Council will meet on Thursday, October 23, 2003. 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 21, 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:

Payroll Cards: Discussion of whether there are requirements of the Electronic Fund Transfer Act, which is implemented by Regulation E, that should not apply to prepaid payroll cards.

Funding and Long-term Sustainability of Non-profit

Organizations: Discussion of issues related to long-term sustainability and