

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 24, 2003.

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

1. *Charter One Financial, Inc.*, Cleveland, Ohio; to acquire 100 percent of the voting shares of Advance Bancorp, Inc., Homewood, Illinois, and thereby indirectly acquire Advance Bank, Lansing, Illinois.

B. Federal Reserve Bank of Richmond (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Virginia Financial Group, Inc.*, Culpeper, Virginia; to acquire 9.9 percent of the voting shares of Albemarle First Bank, Charlottesville, Virginia.

C. Federal Reserve Bank of Atlanta (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309-4470:

1. *Mountain Bancshares, Inc.*, Dawsonville, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Mountain State Bank, Dawsonville, Georgia.

D. Federal Reserve Bank of Chicago (Phillip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Iroquois Bancorp, Inc.*, Gilman, Illinois; to acquire 42.19 percent of the voting shares of JW Bancorp, Inc., Winchester, Illinois, and thereby

indirectly acquire John Warner Financial Corporation, and The John Warner Bank, both of Clinton, Illinois.

2. *JW Bancorp, Inc.*, Winchester, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of John Warner Financial Corporation, and thereby indirectly acquire The John Warner Bank, both of Clinton, Illinois.

E. Federal Reserve Bank of Kansas City (Susan Zubradt, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Bank Capital Corporation*, Phoenix, Arizona; to become a bank holding company by acquiring 100 percent of the voting shares of The Biltmore Bank of Arizona, Phoenix, Arizona.

Board of Governors of the Federal Reserve System, February 19, 2003.

Robert deV. Frierson,
Deputy Secretary of the Board.

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FEDERAL TRADE COMMISSION

Public Workshops: Workshop 1: Technologies for Protecting Personal Information: The Consumer Experience; Workshop 2: Technologies for Protecting Personal Information: The Business Experience

AGENCY: Federal Trade Commission (FTC).

ACTION: Notice announcing two public workshops and requesting public comment and participation.

SUMMARY: The FTC is planning to host two public workshops to explore the role of technology in helping consumers and businesses protect the privacy of their personal information, including the steps taken to keep their information secure. Workshop 1 will focus on technological tools available to consumers and whether and how consumers are using them. Workshop 2 will focus on how businesses use technology to manage their information practices and provide security.

DATES: Workshop 1, The Consumer Experience, will be held on Wednesday, May 14, 2003, from 8:30 a.m. to 5 p.m., in the Federal Trade Commission's Satellite Building now located at 601 New Jersey Avenue, N.W., Washington, DC. Workshop 2, The Business Experience, will occur on Wednesday, June 4, 2003, also in the Satellite Building. The events are open to the public and attendance is free of charge. Pre-registration is not required.

Requests to Participate as a Panelist: As discussed below, written requests to

participate as a panelist in either or both of the workshops must be filed on or before Wednesday, March 26, 2003.

Persons filing requests to participate as a panelist will be notified on or before Wednesday, April 9, 2003, if they have been selected to participate.

Written Comments: Whether or not selected to participate, persons may submit written comments on the Questions to be Addressed at the workshop. Such comments must be filed on or before Wednesday, April 23, 2003. For further instructions on submitting comments and requests to participate, please see the "Form and Availability of Comments" and "Requests to Participate as a Panelist in the Workshop" sections below. To read our policy on how we handle the information you may submit, please visit <http://www.ftc.gov/techworkshop>.

ADDRESSES: Written comments and requests to participate as a panelist in the workshop should be submitted to: Secretary, Federal Trade Commission, Room 159, 600 Pennsylvania Avenue, N.W., Washington, DC 20580. Alternatively, they may be e-mailed to techworkshop@ftc.gov.

FOR FURTHER INFORMATION CONTACT: Toby Milgrom Levin, Division of Financial Practices, 202-326-3713, or James A. Silver, Division of Financial Practices, 202-326-3708. The above staff can be reached by mail at: Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

SUPPLEMENTARY INFORMATION:

Background and Proposed Agenda

Since 1995, the FTC has sought to understand the many consumer issues raised by the collection and use of consumers' personal information in our fast-changing information economy. Commission workshops have examined the privacy issues raised by the use of this information and, more recently, the important and complementary role that security plays in providing meaningful protections for it. The Commission has also undertaken a wide variety of education and enforcement initiatives to reduce the harms caused by the disclosure of personal information, such as identity theft, unwarranted intrusions, violations of privacy promises, and breaches of customer databases. As part of this ongoing examination, the Commission is announcing two workshops designed to explore the role of technology in protecting personal information.

Technology has been widely heralded as a promising solution to challenges that the collection and use of information present. A number of