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FOR IMMEDIATE RELEASE

St. Louis, Missouri, January 5, 1995 -- The Federal Reserve Bank of St. Louis, acting pursuant to delegated authority for the Board of Governors of the Federal Reserve System, today issued its no objection to the notification by Confluence Bancshares Corporation, St. Peters, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Duchesne Bank, St. Peters, Missouri.