

NEWS RELEASE

The Federal Reserve Bank of St. LouisSt. LouisLittle RockLouisvilleMemphis

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FOR IMMEDIATE RELEASE

St. Louis, Missouri, October 10, 1995 -- The Federal Reserve Bank of St. Louis, acting pursuant to delegated authority for the Board of Governors of the Federal Reserve System, today approved the notification of Oakland Financial Services, Inc., Oakland, Tennessee, to become a bank holding company through the acquisition of 100 percent of the voting shares of Oakland Deposit Bank, Oakland, Tennessee.

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