



# NEWS RELEASE

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*The Federal Reserve Bank of St. Louis*  
*St. Louis Little Rock Louisville Memphis*

FOR FURTHER INFORMATION  
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## FOR IMMEDIATE RELEASE

St. Louis, Missouri, November 1, 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 application by Area Bancshares Corporation, Owensboro, Kentucky, to acquire Citizens Deposit Bancshares, Inc., Calhoun, Kentucky, thereby indirectly acquiring its subsidiary, Citizens Deposit Bank, Calhoun, Kentucky.

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