

NEWS RELEASE

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

For release: August 5, 1997

Contact: Charles B. Henderson

(314) 444-8311

ST. LOUIS — 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 by Middleburg Bancorp, Inc., Middleburg, Kentucky, to acquire, through merger, 100 percent of the outstanding voting stock of Lincoln Financial Bancorp, Inc., Stanford, Kentucky, thereby indirectly acquiring Lincoln Federal Savings Bank, Liberty, Kentucky..