



# NEWS RELEASE

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

**For release:**  
**January 6, 1998**

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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 Bank of the Ozarks, Inc., Little Rock, Arkansas, to engage in the operation of a thrift through the acquisition of 100 percent of the voting shares of Heritage Banc Holding, Inc., Little Rock, Arkansas, and its subsidiary, HEARTLAND Community Bank, F.S.B., Little Rock, Arkansas.

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