

NEWS RELEASE

The Federal Reserve Bank of St. LouisSt. LouisLittle RockLouisvilleMemphis

For release: February 12, 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 Community Bank Shares of Indiana, Inc., New Albany, Indiana, to acquire 100 percent of the voting shares of NCF Financial Corporation, Bardstown, Kentucky, thereby indirectly acquiring NCF Bank and Trust Company, Bardstown, Kentucky.

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