

**For release:
August 11, 2005**

**Contact: Charles B. Henderson
(314) 444-8311**

ST. LOUIS, Mo. — 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 Kirksville Bancorp, Inc. Kirksville, Missouri, to become a bank holding company through the acquisition of 100 percent of American Trust Bank, Kirksville, Missouri, in organization.

* * *