



FEDERAL RESERVE BANK of ST. LOUIS

COMMITTED TO A STRONG AND RESILIENT ECONOMY FOR ALL

P.O. Box 442
St. Louis, MO 63166-0442

Application Notice

December 23, 2025

**Contact: Holly Rieser
(314) 444-4713**

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 Bradford Bancorp, Inc., Greenville, Illinois, to acquire State Bank of St. Jacob, St. Jacob, Illinois, pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956, as amended.

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