

**For release:  
November 21, 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 applications by Farmers Capital Bank Corporation, Frankfort, Kentucky, and Citizens Acquisition Subsidiary Corporation, Frankfort, Kentucky, to acquire Citizens Bancorp, Inc., Newport, Kentucky, thereby indirectly acquiring Citizens Bank of Northern Kentucky, Inc., Newport, Kentucky.

\* \* \*