

**For release:
March 7, 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 Legacy Bank & Trust Company, Plato, Missouri, to merge with The Citizens Bank of Sparta, Sparta, Missouri (“Citizens”), and to retain Citizens’ single location as a branch office.

* * *