

**For release:
September 29, 2006**

**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 United Citizens Bancorp, Inc., Columbia, Kentucky, to become a bank holding company through the acquisition of 100 percent of the voting shares of United Citizens Bank of Southern Kentucky, Inc., Columbia, Kentucky.

* * *