



FEDERAL RESERVE BANK *of* ST. LOUIS

CENTRAL to AMERICA'S ECONOMY®

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Application Notices

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May 13, 2014

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 First Citizens Bancshares, Inc., Dyersburg, Tennessee, to acquire, through merger, 100 percent of the outstanding shares of Southern Heritage Bancshares, Inc., Cleveland, Tennessee, and thereby indirectly acquire its subsidiary bank, Southern Heritage Bank, Cleveland, Tennessee. The application was filed pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956, as amended.

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