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 notification by Patriot of Tennessee Corporation, Millington, Tennessee, to become a bank holding company through the acquisition of 100 percent of the outstanding voting shares of Patriot Bank, Millington, Tennessee.

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For release:  Contact:  Charles B. Henderson
March 19, 2004 (314) 444-8311