



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, DC 20429

Division of Supervision

April 17, 2001

**VIA FACSIMILE AND BY CERTIFIED RETURN RECEIPT REQUESTED**

Board of Directors  
First Bank & Trust, Savings Bank  
101 South Central  
Paris, Illinois 61944-0880

Board of Directors:

The notice of intent to convert from mutual to stock form filed on behalf of First Bank & Trust, Savings Bank, Paris, Illinois has been reviewed by the Federal Deposit Insurance Corporation (FDIC) pursuant to the FDIC's regulations at 12 C.F.R. Sections 303.163 and 333.4. Based on the information provided and representations made, the FDIC poses no objection to the proposed conversion transaction.

Please notify our Chicago Regional Office in writing when the proposed transaction has been consummated.

Sincerely,

/s/

Michael J. Zamorski  
Acting Director

cc: Steven M. Ege  
Elias, Matz, Tiernan & Herrick, LLP  
12<sup>th</sup> Floor, 734 15<sup>th</sup> Street, NW  
Washington, D.C. 20005