



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

March 17, 1997

Mr. Peter C. Krupp
Skadden, Arps, Slate, Meagher & Flom
333 West Wacker Drive
Chicago, Illinois 60606-1285

Dear Mr. Krupp:

The Board of Governors of the Federal Reserve System has approved the following application filed pursuant to the Bank Holding Company Act:

AMCORE Financial, Inc., Rockford, Illinois, to acquire all of the voting shares of the First National Bancorp, Inc., and thereby indirectly acquire First National Bank & Trust, both of Monroe, Wisconsin.

Material related to the Board's action is enclosed. Please advise the Federal Reserve Bank of Chicago in writing when the approved action is consummated.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jennifer J. Johnson".

Jennifer J. Johnson
Deputy Secretary of the Board

Enclosures: 1. Press Release
2. Order

cc: Federal Reserve Bank of Chicago