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Buyer:	IBT Bancorp, Inc.	Seller:	First of America Bank Corporation
Actual Acquirer:	Isabella Bank & Trust	Agreement Date:	9/14/1990
Target:	1 Branch	Announcement Date:	9/14/1990
Deal Type:	Bank & Thrift Branch	Number of Target Branches	1
		Branch Locations	Beal City MI
		Franchise Premium (\$ 000)	NA
		Tangible Book Premium/ Deposits (%)	NA
		Status:	Completed
		Completion Date:	2/15/1991

Deal Terms**Description of Consideration**

NA

Financials

Deposits (\$ 000)	3,000
Total Assets (\$ 000)	NA