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9/16, 1992

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan and a nonqualified deferred compensation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Arkansas Valley State Bank
2. Mailing address of the employer: 302 South Main, Broken Arrow, OK 74013
3. Employer's Federal Identification Number (EIN): 73-0131240
4. Number of plans maintained\*: two
5. Number of participants in each plan\*:  
three participants in the salary continuation plan  
one participant in the deferred compensation plan
6. Date(s) new plans were implemented: 6/25/92

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

**Arkansas Valley State Bank**

By:   
Plan Administrator

**\*Note:** We previously reported one individual in a salary continuation plan (implementation date 2/28/91). We have added two more individuals to this plan; a total of three salary continuation plan participants. We have added an additional deferred compensation plan with one participant in this plan.