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U.S. DEPT. OF LABOR  
FIDELITY/PUBLIC DISCLOSURE  
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**FIRST NATIONAL BANK**

P.O. BOX 840 / (580) 652-2448 / HOOKER, OKLAHOMA 73945

February 26, 2002

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5638  
United States Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

Dear Sir or Madam:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Parts 1, Title 1, as provided for an unfunded plan for a select group of management or highly compensated employees in the D.O.I., Regulation 2520.104-23 the following information is provided:

1. The name of the employer is: First National Bank of Hooker
2. The mailing address of the employer is: P.O. Box 840, Hooker, OK 73945
3. The employer's federal identification number (EIN) is: 73-0288656
4. The number of plans and the number of participants in each plan is: Three (3) plans covering three (3) employees. The above named employer maintains this plan primarily for the purpose of providing deferred compensation benefits to a select group of management or highly compensated employees.

The employer will send a copy of all plan documents and agreements to the Secretary, upon request.

Respectfully submitted,

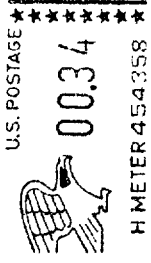
A handwritten signature in black ink that reads 'Charles W. Butler'. The signature is written in a cursive, flowing style.

Charles W. Butler  
President

CWB/nk



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