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GLENN W. TRIMBLE, JR.  
PRESIDENT

## BANK OF VICI

TELEPHONE  
405-995-4231

P. O. BOX 727  
VICI, OKLAHOMA 73859-0727

January 25, 1996

Office of Employee Benefits Security  
Labor-Management Services Administration  
U.S. Department of Labor  
Washington, DC 20216

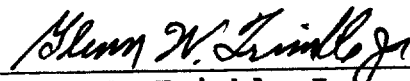
Gentlemen:

Pursuant to DOL Reg. Sec. 2520-1014-23, 40 Fed. Reg. 24657 (August 15, 1975) the Bank of Vici, Vici, Oklahoma, Employer Identification Number 73-0138610, hereby declares that as an employer it maintains the following unfunded employee benefit plan primarily for the purpose of providing deferred compensation for a select group of Executives.

1. The Deferred Compensation Plan, which became effective December 18, 1995, has Three (3) participants.

The above plans are maintained pursuant to written plan documents which will be provided to the Secretary of Labor or his delegate on request as required by Sec. 104(a)(1) of the Employee Retirement Income Security Act of 1974.

Sincerely Yours,



Glenn W. Trimble Jr.  
Chairman of the Board

