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# THE FIRST STATE BANK

P.O. BOX 7  
(405) 546-7511  
KEYES, OKLAHOMA 73947

December 18, 1992

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

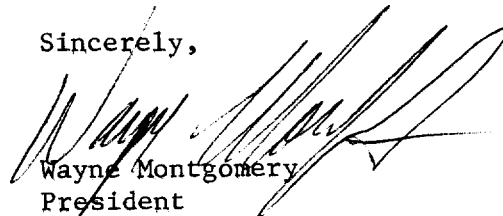
Gentlemen:

Pursuant to DOL Reg. Sec. 2520.104-23, 40 Fed. Reg. 24657 (August 15, 1975), The First State Bank at Keyes, Oklahoma, Employer Identification Number 73-0242200, hereby declares that as an employer it maintains the following unfunded employee benefit plans primarily for the purpose of providing deferred compensation for select executives or highly compensated employees:

1. The Prudential Policy # 98-467-616 Plan, which became effective October 19, 1992, has one (1) current participant.
2. The Prudential Policy #61-390-843, which became effective October 4, 1992, has one (1) current participant.

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,



Wayne Montgomery  
President

WM/cd

