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BILL J. BENSON

Vice President
Cashier

2520040764550

July 28, 2003

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 sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Farmers and Merchants National Bank
2. Mailing address of the employer: 312 N. Main
P. O. Box 493
Fairview, OK 73737
3. Employer's Federal Identification Number (EIN): 73-0236525
4. Number of plans maintained: 1
5. Number of participants in each plan: 3
6. Date plan was implemented: July 28, 2003

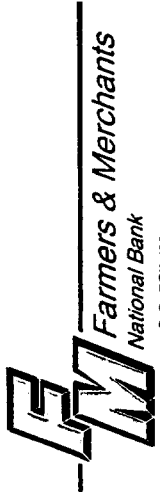
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

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

Sincerely,

Farmers and Merchants National Bank

By: Bill J. Benson
Plan Administrator

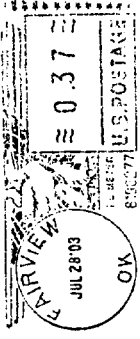


Farmers & Merchants

National Bank

P. O. BOX 483

FAIRVIEW, OKLAHOMA 73737



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