



July 22, 2004

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Employee Benefits Security Administration
Room N-1513
U. S. Department of Labor
200 Constitution Avenue NW
Washington, D.C. 20210

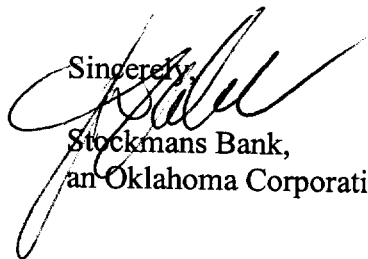
Dear Sir or Madam:

Pursuant to DOL Reg. Sec. 2520.104-23, Stockmans Bank, an Oklahoma corporation, with a mailing address of P. O. Box 8086, Altus, Oklahoma 73522-8086, Employee Identification Number 73-0242130, 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:

The Stockmans Bank Deferred Compensation Plan, which became effective the 20th day of July, 2004, has two (2) current participants.

The above plan is 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,



Stockmans Bank,
an Oklahoma Corporation

Stockmans Bank, Rick Holder
By: President

LIDIA LAW FIRM

A PROFESSIONAL CORPORATION
ATTORNEYS & COUNSELORS AT LAW

1320 E. 9TH ST., SUITE 9,
EDMOND, OKLAHOMA 73034

TELEPHONE: 405-216-8661 / FACSIMILE: 405-330-1083

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Dear Sir or Madam:

Enclosed is the Notification Letter, which is presented for filing on behalf of Stockmans Bank, an Oklahoma corporation (the "Bank"), pursuant to DOL Reg. Sec. 2520.104-23, with respect to the Bank's Deferred Compensation Plan. Please process in your usual manner.

If you have any questions, please contact the undersigned.

Sincerely,



D. Daryl Lidia

DDL/gs
Enclosure

cc: Mark Holder



LIDIA LAW FIRM

A PROFESSIONAL CORPORATION
ATTORNEYS & COUNSELLORS

1320 E. 9TH ST., SUITE 9,
EDMOND, OKLAHOMA 73034

FROM:

TO:

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