

That's my bank!

**RCB
BANK**

P. O. Box 189
Claremore, OK 74018-0189
(918) 341-6150 or 825-4321
www.bankrcb.com
Member FDIC

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February 3, 2005

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

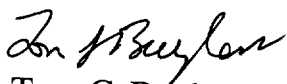
Dear Sirs:

Please find enclosed the required statement filed pursuant to labor Regulation Section 2520.104-23 on behalf of RCB Holding Company, an Oklahoma corporation (M. Robert McKinney). It would be greatly appreciated if you would return a "filed" stamped copy in the enclosed prepaid self-addressed envelope.

If you should have any questions or comments in connection with this filing, please contact the undersigned.

Sincerely,

RCB Holding Company



Tom G. Bayless
Secretary to the Corporation

TB: cv

Enclosures

CLAREMORE
300 W. Patti Page Blvd.
511 W. Will Rogers Blvd.
1600 S. Lynn Riggs

PRYOR
222 S.E. First St.

OWASSO
11633 E. 86th St. North
12200 E. 96th St. North

COLLINSVILLE
111 N. 11th St.

INOLA
11 W. Commercial

SKIATOOK
1001 W. Rogers Blvd.

BROKEN ARROW
1300 E. Kenosha St.
5000 W. Kenosha St.

**ALTERNATIVE METHOD OF COMPLIANCE
UNFUNDED DEFERRED COMPENSATION AGREEMENT**

RCB Bank Holding Company, an Oklahoma Corporation

This statement is filed pursuant to Labor Regulation Section 2520.104-23 by RCB Bank Holding Company, an Oklahoma corporation, in order to satisfy the alternative method of compliance with the reporting and disclosure requirements of Part 1 of Title 1 of ERISA.

RCB Bank Holding Company adopted on the 13th day of October, 2004 a Deferred Compensation Agreement ("Agreement") with its Executive Vice President, M. Robert McKinney. No other employee benefits from the Agreement and the benefits are payable solely from the general assets of RCB Bank Holding Company.


RCB Bank Holding Company declares the following:

1. **Address.** The address of RCB Bank Holding Company is P.O. Box 189, Claremore, OK 74018.
2. **Employer Identification Number.** The EIN for RCB Bank Holding Company is 73-1225872.
3. **Plan.** RCB Bank Holding Company maintains the Agreement for the purpose of providing deferred compensation for M. Robert McKinney.
4. **Number of Plans and Employees.** RCB Bank Holding Company maintains three deferred compensation plans for three employees with each plan having different terms.

This statement is made this 8th day of December, 2004.

RCB Bank Holding Company

By: _____



Its: _____

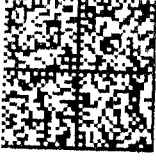
Chairman Of The Board

RCB
BANK

P.O. Box 189

Claremore, Oklahoma 74018-0189

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