

2520052091074

December 31, 1999

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 and Incentive Retirement Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Grand Lake Bank
2. Mailing address of the employer: 310 South Broadway, Grove, OK 74344-3322
3. Employer's Federal Identification Number (EIN): 73-0977072
4. Number of plans maintained *: Two
5. Number of participants in each plan *: Incentive Retirement Plan = Three*
Salary Continuation Plan = Two
6. Date(s) new plan(s) was implemented:

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,

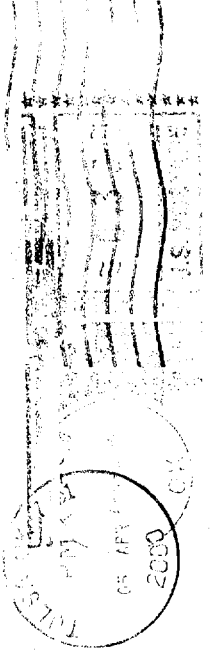
Grand Lake Bank

By: *Jeri Bishop*
Plan Administrator

* Note: We previously reported one individual in this plan. We have just added two more individuals; a total of three plan participants.

DISHOP

4200 East Skelly Drive
Tulsa, Oklahoma 74135



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