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SPIRO STATE BANK
DEFERRED COMPENSATION AGREEMENT
ERISA NOTIFICATION

TO: U. S. Department of Labor
Pension & Welfare Benefits Administration
P. O. Box 75212
Washington, D. C. 20213-5212

FROM: Spiro State Bank
P. O. Box 40
Spiro, OK 74959

Employer Identification 73-0574426

December 22, 1992

This document constitutes the statement required by 29 C.F.R. Sec. 2520, 104-23(a)(1) to be filed with the Secretary of Labor in respect to nonqualified deferred compensation plans maintained by the above employer.

The employer currently maintains one nonqualified deferred compensation plan for employees who are members of a select group of management or who are highly compensated. The primary purpose of the plan is to provide deferred compensation to the select group. The employer will provide a copy of the plan to the Department of Labor upon request.

The number of participants in such plan is 1.

Spiro State Bank

By: W.H. Schindler

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SPIRO
State Bank

Post Office Box 40
SPIRO, OKLAHOMA 74959

December 23, 1992

U. S. Department of Labor
Pension & Welfare Benefits Administration
P. O. Box 75212
Washington, D. C. 20213-5212

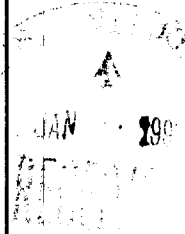
Re: Spiro State Bank
P. O. Box 40
Spiro, OK 74959
Employer ID# 73-0574426

Enclosed is the ERISA Notification on our nonqualified deferred compensation plan. This statement is being filed under the Amnesty Program as announced by the Department of Labor. Our check in the amount of \$1,000 in payment of any applicable penalties in this matter is enclosed.

Very truly yours,

W. F. Schindler Jr.

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SPIRO, OKLAHOMA 74959

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