

COPY FOR ACKNOWLEDGEMENT PURPOSES

January 4, 1996

Officer of Employee Benefits Security
 Labor-Management Services Administration
 U.S. Department of Labor
 Room N-4633
 200 Constitution Avenue, N.W.
 Washington, D.C. 20216

DOL-PWBA
 PUBLIC DISCLOSURE
 95 JAN 29 PM 12:15

**RE: Quail Creek Bank, N.A. Non-Qualified Deferred
 Compensation Plan for a Select Group of Management or
 Highly Paid Employees**

Dear Sir:

Pursuant to the provisions of Department of Labor regulations at 29 Code of Federal Regulations, 2520.104-23, you are hereby notified that the employer named in item (1) below maintains a plan or plans (as identified in item (2) below) primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. Item (3) below sets forth the approximate number of participants in each such plan as of the date of this letter.

Item (1): The name, address, and employer identification number:

Quail Creek Bank, n.a.
 P.O. Box 20160
 Oklahoma City, OK 73156

EIN: 73-0965506

Item (2): Name and Plan Identification Number (PIN) of each plan to which this notification applies:

Quail Creek Bank, n.a. Non-Qualified Deferred
 Compensation Plan for a Select Group of
 Management or Highly Paid Employees

PIN: 501



Quail Creek Bank n.a.

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Item (3) Plan census information:

<u>Plan Number</u>	<u>Participants</u>
501	1

This plan was adopted on January 2, 1996.

Kindly acknowledge receipt of this filing by signing and returning the copy of this letter enclosed herewith for acknowledgement purposes. A stamped, self-addressed envelope is enclosed for your convenience.

Very truly yours,



Lisa Benson, Assistant Cashier
Plan Administrator



Quail Creek Bank n.a.

P.O. Box 20160 • 12201 N. May Avenue, Oklahoma City, Oklahoma 73120 • (405) 755-1000 Fax (405) 751-0385