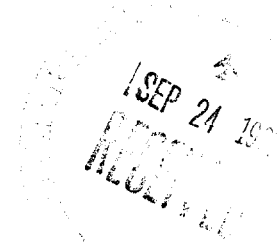


7-26, 1991



Office of Employee Benefits Security
Labor-Management Services Administration
U.S. Department of Labor
Washington, D.C. 20216

To the Secretary of Labor:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title 1, Part 1, as provided for an unfunded or insured pension plan for a select group of management or highly compensated employees in D.O.L. Reg. Sec. 2520.104-23, the following information is provided by the undersigned plan administrator:

1. The name of the employer is: The Stock Exchange Bank
2. The mailing address of the employer is: PO Box 1008, Woodward, OK 73802
3. The employer's Federal Identification Number (EIN) is: 73-0470545
4. The number of plans and the number of participants in each plan is:

1 plan covering 1 employee.

The above named employer maintains this plan primarily for the purpose of providing deferred compensation, salary continuation or survivor benefits to a select group of management or highly compensated employees. The employer will provide a copy of the agreement to the Secretary of Labor upon request.

Sincerely,

The Stock Exchange Bank

By:


Plan Administrator