



BANK OF WESTERN OKLAHOMA

201 E. Broadway • P.O. Box 507
Elk City, Oklahoma 73648
Phone (580) 225-3434
Fax (580) 225-5686

300 E. Broadway • P.O. Box 490
Vici, Oklahoma 73859
Phone (580) 995-3323
Fax (580) 995-3341

2805 Williams • P.O. Box 649
Woodward, Oklahoma 73802
Phone (580) 256-5525
Fax (580) 254-3037

115 N. Custer • P.O. Box 529
Weatherford, Oklahoma 73096
Phone (580) 774-2265
Fax (580) 774-2030

101 W. Main • P.O. Box 97
Geary, Oklahoma 73040
Phone (405) 884-2973
Fax (405) 884-2801

116 N. College St. • P.O. Box 688
Cordell, Oklahoma 73632
Phone (580) 832-3322
Fax (580) 832-5814

November 26, 2012

VIA CERTIFIED MAIL

United States Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Ave., N.W., Ste N-1513
Washington, D.C. 20210

RE: Bank of Western Oklahoma – Supplemental Executive Retirement Plan

Dear Sir or Madam:

In accordance with Department of Labor Regulation § 2520.104-23, this letter will service as the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974, as amended, for a pension plan for a select group of management or highly compensated employees.

1. Bank of Western Oklahoma, a Oklahoma banking corporation, (the "Sponsor") maintains and sponsors the Bank of Western Oklahoma Supplemental Executive Retirement Plan (the "Plan").
2. The address of the Sponsor is P.O. Box 507, Elk City, OK 73648.
3. The employer identification number assigned by the Internal Revenue Service to the Sponsor is 73-0236654.
4. The Sponsor declares it maintains the following plan primarily for the purposes of providing deferred compensation for a select group of management or highly compensated employees.
5. There are 9 employees participating in the Plan.
6. A copy of the plan document will be furnished upon request.

Very truly yours,

Jerald Stringer
President

CBSA/PUBLIC INSURANCE
 2012 DEC -3 PM 2:36

**BANK OF
WESTERN
OKLAHOMA**



201 E. Broadway
P.O. Box 507
Elk City, OK 73648

300 E. Broadway
P.O. Box 490
Vici, OK 73859



7011 2000 0002 2752 3510
P.O. Box 688
Cordell, OK 73632

P.O. Box 91
Geary, OK 73040

2806 W.
P.O. Box
Woodward,

00575

United States Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Ave., N.W., Ste N-1513
Washington, D.C. 20210

20210

