

"THE LOOSEN BANK"

**THE FIRST BANK OF OKARCHE**

LISA LOOSEN MULLEN, CHAIRPERSON

DAVID J. KRITTENBRINK, CEO/PRESIDENT  
EDWARD J. KRITTENBRINK, EVP/CASHIERBRIAN D. SCHIEBER, SENIOR VICE PRESIDENT  
DARLA A. BUCK, ASSISTANT CASHIER

May 2, 2013

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. 20210MAY 13 10 30 AM '13  
COMMUNICATIONS

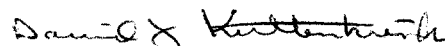
RE: First Bank of Okarche Supplemental Executive Retirement Plan

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. First Bank of Okarche, an Oklahoma banking corporation, (the "Sponsor") maintains and sponsors a nonqualified Supplemental Executive Retirement Plan (the "Plan").
2. The address of the Sponsor is P.O. Box 155, Okarche, OK 73762.
3. The employer identification number assigned by the Internal Revenue Service to the Sponsor is 73-0379925.
4. The Sponsor declares it maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
5. There are three employees participating in the Plan.
6. A copy of the plan document will be furnished upon request.

Sincerely,



David J. Krittenbrink, President

AFTER 15 DAYS RETURN TO

**FIRST BANK OF OKARCHE**

P.O. BOX 155

OKARCHE, OKLAHOMA 73762



7010 0760 0000 9040 9757

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