



2520032066584

FIRST NATIONAL BANK of BETHANY

PETER G. PIERCE, III
Executive Vice President
and General Counsel

May 11, 1994

MAY 16 1994
RECEIVED

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, DC 20216

Re: FNB Bethany-NP Deferred Compensation Plan

Dear Sir/Madam:

Pursuant to the provisions of Department of Labor regulations at 29 C.F.R. §2520.104-23, you are hereby notified that the employer named in Item 1 below has recently adopted a plan identified in Item 2 below primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees which may be subject to disclosure to the Department of Labor.

Item 1 - Employer:	The First National Bank of Bethany 6500 N.W. 39th Expressway P. O. Box 218 Bethany, Oklahoma 73008-0218 Employer Identification Number: 73-0509524
Item 2 - Name of Plan:	FNB Bethany-NP Deferred Compensation Plan
Item 3 - Number of Participants:	One.

Very truly yours,

Peter G. Pierce III

kcb