UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

TERMINATION OF THE AGREEMENT BY AND BETWEEN The First National Bank & Trust Company Nowata, Oklahoma AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of The First National Bank & Trust Company, Nowata, Oklahoma (Bank), and to ensure the Bank's safe and sound operation, the Bank and the Comptroller of the Currency of the United States of America (Comptroller), entered into an Agreement, dated April 19, 2000, and as amended May 17, 2001; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as its safe and sound operation do not require the continued existence of said Agreement;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank and the Comptroller be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his/her authorized representative, has hereunto set his/her hand.

/s/ Leigh R. Hoge	6/19/2002
Leigh R. Hoge	Date
Assistant Deputy Comptroller	
Eastern Oklahoma Field Office	