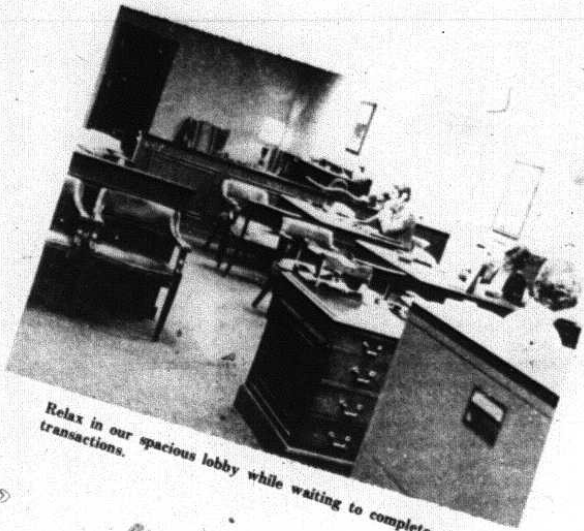


Additional stations provide more tellers to assist customers with their banking needs.



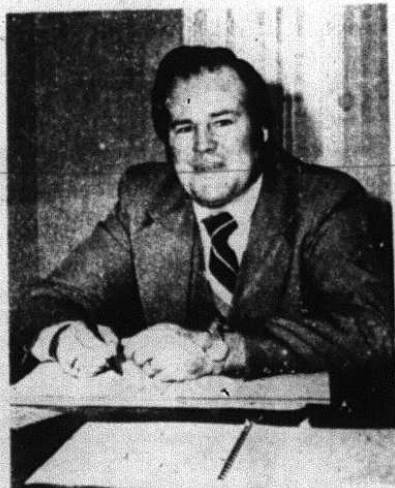
Relax in our spacious lobby while waiting to complete your transactions.



TELLER/24, "The Anytime Bank" provides banking services 24 hours-a-day, 7 days-a-week.



Our new and modern Bookkeeping Department provides the fastest, most accurate banking services available.



JERRY S. IKERD  
Chairman of the Board