

PRESS RELEASE

June 8, 2012

**First Capital Bank
Kingfisher, Oklahoma**

First Capital Bank, Kingfisher, Oklahoma was closed at 4:00 p.m., Friday, June 8, 2012, by Oklahoma State Banking Commissioner Mick Thompson. The bank was closed due to exhaustion of capital funds as a result of significant loan losses. The Oklahoma Banking Commissioner took possession of the bank and assigned the liquidation and receivership of the bank to the Federal Deposit Insurance Corporation (FDIC).

Simultaneous with the closing, the FDIC announced that it had reached a purchase and assumption agreement with F & M Bank, Edmond, Oklahoma, ("F & M Bank") to assume all deposits of the failed bank and to purchase certain assets. Depositors of First Capital Bank will automatically become depositors of F & M Bank. Depositors of First Capital Bank can access their money by writing checks or using ATM or debit cards. Checks drawn on First Capital Bank will continue to be processed. Loan customers should continue to make their payments as usual.

To accommodate business as usual, the drive-through service at First Capital Bank will remain open through normal business hours on Friday, June 8, 2012 (until 5:30). The drive-through service will re-open as F & M Bank on Saturday, June 9, 2012, at 8:00 a.m. The former main office lobby of First Capital Bank will reopen on Monday, June 11, 2012.

All depositor accounts will continue to be insured by the FDIC. No depositor will be inconvenienced or suffer any loss of insured deposits.

Customers who have questions about today's transaction can call the FDIC toll-free at 1-800-591-2845. The phone number will be operational this evening until 9:00 p.m., on Saturday, June 9 from 9:00 a.m. to 6:00 p.m.; on Sunday, June 10 from noon to 6:00 p.m.; on Monday, June 11 from 8:00 a.m. to 8:00 p.m.; and thereafter from 9:00 a.m. to 5:00 p.m.