OATH OF DIRECTORS

STATE OF OKLAHOMA)
) ss.
COUNTY OF_____)

We, the undersigned directors of the _____, in _____, Oklahoma, (the "Institution") do each for himself and not for the other, on oath solemnly swear that we will severally, so far as our several duties devolve upon us as directors, diligently and honestly administer the affairs of the Institution, both as prescribed by the bylaws of the Institution and the laws of the State of Oklahoma.

That we further swear jointly and severally, that we shall not knowingly violate or willingly permit to be violated any of the laws of the State of Oklahoma relative to trust companies, savings associations, or banks and banking; that we hereby jointly and severally acknowledge liability for all damages which the Institution, its stockholders, depositors or creditors shall sustain in consequence of any such violation or violations.

That we further solemnly swear jointly and severally, that meetings of the board of directors of the Institution shall be held in conformity with the provisions of the statutes of the State of Oklahoma and that said board shall, during each year or at such other interval as the Banking Commissioner shall prescribe, make a thorough examination of the books, records, funds, securities and other assets and liabilities of the Institution and that the said examination shall be recorded in the minute book covering such matters by making a report of such examination in detail; and further that we shall cause a certified copy of the minutes of all of the board of directors' meetings, together with said examination in detail, to be forwarded to the Commissioner within forty (40) days after each meeting.

PRINTED NAME	SIGNATURE	CITY OF RESIDENCE

(*Attach additional pages if necessary)

Signed and sworn before the undersigned on _____ by the above-named persons.

My Commission Expires:_____ _____
Notary Public

The directors shall be elected by the stockholders at the annual meeting, and the oath of office administered to each director shall be immediately forwarded to the Banking Commissioner.