



Beginning March 31, 1998, any person may obtain an annual disclosure statement from this bank. The annual disclosure statement consists of financial data for the previous two year-ends and other information as required by the Federal Reserve System and otherwise offered by this bank.

The first copy of the annual disclosure statement will be provided free of charge to each person requesting such a statement. There will be a fee for each additional copy.

Requests for the annual disclosure statement may be made by calling Shanda Chambers, SVP Operations/Cashier, at 620-331-2265 or by writing to the following address:

FirstOak Bank
Attn: Shanda Chambers
PO Box 868
Independence, KS 67301

This notice given pursuant to 12 C.F.R. Part 18