



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

**Corporate Decision #2000-22
December 2000**

November 7, 2000

Mr. Milton B. Smith
President
First National Bank of Lawrence County
206 West Main
Walnut Ridge, Arkansas 72476

Re: Application by the First National Bank of Lawrence County, Walnut Ridge, Arkansas, to establish a branch at 300 SW Texas Street, Hoxie, Lawrence County, Arkansas
Application Control Number: 2000-SE-05-0120

Dear Mr. Smith:

This is to inform you that on November 6, 2000, the Office of the Comptroller of the Currency (“OCC”) approved your application to establish a branch at 300 SW Texas Street, Hoxie, Lawrence County, Arkansas.

This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank’s representatives. In addition, this approval is granted subject to the Memorandum of Agreement (“MOA”) signed by FNB of Lawrence County, the Arkansas State Historic Preservation Officer, and the OCC. A signed original copy of the MOA is attached. Copies of the MOA are also being provided to the other parties to the agreement as well as the Advisory Council on Historic Preservation. The stipulations specified in the MOA have been met and you can proceed with your plans to build the branch.

Please be advised that, if the branch is not opened within 18 months from this date, the approval will automatically terminate unless the OCC grants an extension. Also, the bank must advise the Southeastern District Office in advance of the branch opening date so that the OCC may issue the necessary authorization letter. Your letter should include the exact street address and the popular name by which the branch will be known.

Mr. Milton B. Smith
First National Bank of Lawrence County
2000-SE-05-0120
Page 2

If you have any questions, please contact Senior Bank Structure Analyst Louis Gittleman in our Southeastern District Office at (404) 588-4525 or me at (202) 874-5060. Also, please reference the application control number in any correspondence with the OCC.

Sincerely,

-signed-

Maria G. Arevalo
National Bank Examiner/Senior Licensing Analyst
Bank Organization & Structure

Enclosure: Memorandum of Agreement