



Comptroller of the Currency
Administrator of National Banks

Bank Organization and Structure
250 E Street, SW, Mail Stop 3-8
Washington, DC 20219

**Corporate Decision #99-16
July 1999**

July 1, 1999

Mr. William S. Fuchs
CFO/Executive Vice President
First National Bank
125 West Sioux Avenue
Pierre, South Dakota 57501

RE: Application by the First National Bank, Pierre, South Dakota, to Establish a Mobile Branch that Would Operate at 615 S. Jefferson, Pierre, South Dakota, and 400 Parkwood Drive, Pierre, South Dakota
Application Control Number: 1999-MW-05-0021

Dear Mr. Fuchs:

This is to inform you that on July 1, 1999, the Office of the Comptroller of the Currency ("OCC") approved your application to establish a mobile branch that will operate at the above referenced locations. 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.

This approval is subject to the following requirements:

- The operation of the mobile branch is limited to:
 1. Kelly's Retirement Home, 615 S. Jefferson, Pierre, South Dakota, and
 2. Parkwood Apartments, 400 Parkwood Drive, Pierre, South Dakota.
- If the mobile branch is not in operation within 18 months from the approval date, the approval will terminate automatically unless the OCC has granted an extension.
- The bank must advise the Midwestern District Office in advance of the desired opening date so that the OCC may issue the necessary authorization letter.

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- If the bank desires to operate the mobile branch at additional locations, it must file a new branch application and publish notice indicating that the application will extend the previous branch approval to the specific additional locations.

All correspondence regarding this application should reference the application control number. If you have any questions, please contact me at (202) 874-5060 or Analysis Specialist Judith A. Bollig at (816) 556-1860.

Sincerely,

/s/

Robert A. Sihler
Licensing Expert/National Bank Examiner
Bank Organization and Structure