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**Comptroller of the Currency  
Administrator of National Banks**

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**Bank Organization and Structure  
Southwestern District  
1600 Lincoln Plaza  
500 North Akard  
Dallas, Texas 75201-3342**

February 3, 2000

**Conditional Approval #358  
March 2000**

Mr. W. Gary Brannon  
President/CEO  
First National Bank  
1890 North Railroad Avenue  
Arcadia, LA 71001

Re: First National Bank, Arcadia, Louisiana, Charter Number 14328  
Domestic Branch Application; Control Number 1999-SW-05-0252

Dear Mr. Brannon:

This is to inform you that the Comptroller of the Currency (OCC) has conditionally approved First National Bank's application to establish a domestic branch at the following address: 212 West Alabama Avenue, Ruston, Lincoln Parish, Louisiana 71270. This approval is subject to the following condition:

C First National Bank must adhere to its board-approved capital plan dated January 12, 2000.

The above condition of this approval is a condition "imposed in writing by the agency in connection with the granting of any application or other request" within the meaning of 12 U.S.C. 1818. As such, the condition is enforceable under 12 U.S.C. 1818.

C The Board must also comply with their commitment made in correspondence dated January 25, 2000. The commitment states that the Board of Directors agree and commit to obtain the line of credit for capital injection purposes prior to opening the Ruston branch. The Board of Directors agreed to provide copies of the executed loan documents to the Supervisory Office.

This decision 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. The bank must advise the Southwestern District Office in writing in advance of the desired opening

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date, so that the OCC may issue the necessary authorization letter. If the branch is not opened within 18 months from this date, the conditional approval will automatically terminate, unless the OCC grants an extension.

This letter is not intended to authorize approval of the official branch name. As a result of the Garn-St. Germain Depository Institutions Act of 1982, the OCC is no longer responsible for the approval of national bank or branch names. In selecting a branch name, the Board of Directors should follow the guidelines outlined in the May 1, 1998 *Interagency Statement: Branch Names*, which says, in part, “. . . an insured depository institution that intends to use a different name for a branch or other facility should take reasonable steps to ensure that customers will not become confused and believe that its facilities are separate institutions or that deposits in the different facilities are separately insured.”

If the branch is closed, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to 12 USC 1831r-1.

A separate letter is enclosed requesting your feedback on the OCC's handling of the referenced application. We would appreciate your response so we may improve our service. Questions or comments regarding this preliminary approval should be directed to Applications Examiner Wanda Johnson or to me at (214) 720-7052. All correspondence and documents should include the referenced application control number.

Yours truly,

/s/

Karen H. Bryant  
Acting Licensing Manager

Enclosure