AFFIDAVIT

I declare under penalty of perjury that:

1. I am exercising independent judgment in electing to purchase shares of stock of the [Bank] (the Bank);

2. I am not acting, directly or indirectly, or through, or in concert with, one or more other persons to acquire control (as that term is defined in the Change in Bank Control Act of 1978, 12 U.S.C. § 1817(j)) of the Bank;

3. I intend to exercise independent judgment in the voting and disposition of the shares of stock that I am acquiring; and

4. I am not a party to a voting trust, voting agreement, arrangement, or any other understanding between me and any other shareholder of the Bank to vote their shares in any particular manner.

_________________________    Dated: _______________________
Signature

_________________________
Printed Name