Notice: Conversion of Preferred Stock

Dear Director:

The (bank name) notifies you according to 12 CFR 5.46 that its capital structure changed by converting preferred stock to common stock.

I certify that (number) shares of the convertible preferred stock of the (bank) having a par value of $ (amount) per share have been received in exchange for (number) shares of the common stock of the bank having a par value of $ (amount) per share and that, upon the Comptroller of the Currency’s certification, such change will increase (or decrease) the aggregate amount of outstanding common (or preferred) stock from $ (amount) to $ (amount), and (if applicable,) increase (or decrease) the aggregate amount of capital surplus from $ (amount) to $ (amount) as detailed in the enclosed capital schedules (for assistance, see the "Optional Worksheet to Assist in the Risk-Based Capital Ratio Computation" included in the Consolidated Reports of Condition and Income).

I declare that the changes in the (bank name) capital structure comply fully with all applicable laws and regulations.

________________________________
President, Vice President, or Cashier

Subscribed and sworn to before me this _____ day of ________, 20__.

State of _______________________

County of _____________________

(SEAL OF NOTARY)

Notary Public

If you have questions, contact (name, address, city, state, ZIP Code) at (telephone and FAX number) or e-mail address (insert address)

Sincerely,

─Signature─

Name and Title

Enclosure: Secretary’s Certificate