TO: Chief Executive Officers of All National Banks; All State Banking Authorities; Chairman, Board of Governors of the Federal Reserve System; Chairman, Federal Deposit Insurance Corporation; Conference of State Bank Supervisors; Deputy Comptrollers (districts); Assistant Deputy Comptrollers; District Counsel, and All Examining Personnel

RE: First National Bank of Bedrock
www.freewebhosting.hostdepartment.com/F/FNBKOB

The Office of the Comptroller of the Currency (OCC) has identified a Web site claiming to be associated with a national bank named First National Bank of Bedrock. Please be advised that neither the OCC nor any state banking authority has authorized the above-mentioned entity to operate as a bank or to conduct any kind of banking activities.

The Web site is being used to offer deposit accounts, investments, debit cards, and credit cards. The operator of this site is unknown, and the contact information listing Bedrock, Colorado could not be verified.

Any information that you may have concerning this matter should be brought to the attention of:

Mail: Office of the Comptroller of the Currency
Enforcement & Compliance Division, MS 8-10
250 E Street, SW, Washington, DC 20219
Fax: (202) 874-5301
Internet: http://www.occ.treas.gov
E-mail: occalertresponses@occ.treas.gov

Brian C. McCormally
Director,
Enforcement & Compliance Division

Date: August 25, 2004