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

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

August 15, 2000

**Corporate Decision #2000-12  
September 2000**

Mr. Peter G. Pierce, III  
Vice Chairman and General Counsel  
First Bethany Bank & Trust, N.A.  
2719 S.W. 29<sup>th</sup> Street  
Oklahoma City, Oklahoma 73119

Re: Messenger Service Branch, First Bethany Bank and Trust, N.A., Oklahoma City, OK  
Application Control Number 2000-SW-05-0048

Dear Mr. Pierce:

This is to inform you that today, August 15, 2000, the Office of the Comptroller of the Currency (OCC) approved your application to establish a messenger service branch to be housed at the bank's main office, located at 2719 S.W. 29<sup>th</sup> Street, Oklahoma City, Oklahoma. 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 includes the bank's representation that the messenger service branch will engage in branching activities only upon real property owned or leased by the bank.

The operation of the messenger service branch is limited to all of Oklahoma County, Oklahoma City, Bethany, and portions of Cleveland and Canadian Counties, within the area bounded by Oklahoma State Highway 4 on the West, Waterloo Road on the North, Post Road on the East and Oklahoma State Highway 9 to the South Canadian River on the South.

Please notify the OCC prior to the branch opening so that we may issue an authorization letter. If the messenger service branch is not opened within 18 months from this approval date, the approval automatically terminates unless the OCC grants an extension.

After the messenger service branch begins operations, the bank must maintain a log of operations, indicating the date, specific location, and a description of each stop (e.g., office, store). If you desire to operate the service outside of the area in which notice was originally published, a new application must be filed with the OCC.

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In the event you choose to close this branch, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to *12 USC 1831r-1*. Following the closing of the branch office, a final closing notice should be submitted to this office.

If you have any questions, please contact Brenda E. McNeese, NBE/Sr. Corporate Analyst by e-mail at [brenda.mcneese@occ.treas.gov](mailto:brenda.mcneese@occ.treas.gov) or by telephone at (214) 720-7052.

Yours truly,

**-signed-**

Karen H. Bryant  
Licensing Manager

Encl: Customer Survey