

**HEART OF OKLAHOMA COMMUNITY DEVELOPMENT CORPORATION
Purcell, Oklahoma**

Bank Holding Company: CONSOLIDATED EQUITY CORPORATION
MCCLAIN COUNTY BANCORPORATION
Purcell, Oklahoma

Granted Permission: March 1999

Initial Capitalization: \$400,000

Description: Consolidated Equity Corporation (CEC) and McClain County Bancorporation (MCB) each purchased 50 percent of Heart of Oklahoma Community Development Corporation's (CDC's) stock. The CDC, a nonprofit enterprise, invests in tracts of land in low- to moderate-income areas for purchase by small- to medium-sized industrial companies that will provide jobs in the community by relocating or expanding operations. The CDC's initial project was the purchase of a 117-acre tract of land to develop into industrial sites.

Other goals of the CDC are to develop affordable housing and increase the use of downtown business districts. A 15-member board consists of five members each from CEC and MCB, as well as the Purcell city manager, chamber of commerce manager, chairman of the county board of commissioners, president of the Purcell Economic Development Foundation, and a member at large to be chosen by the officers of the CDC.

Contact: Hoyt P. Mayes, Chairman of the Board
Consolidated Equity Corporation
P. O. Box 1560
324 W. Main Street
Purcell, OK 73080-1560
(405) 527-7888
FAX (405) 527-5698

Donald N. Sherman, President
McClain County Bancorporation
P. O. Box 351
131 W. Main Street
Purcell, OK 73080
(405) 527-6503
FAX (405) 527-5082

LOW-INCOME HOUSING INVESTMENT
Tampa Townhomes, LLC
Tampa, Kansas

Bank Holding Company: TAMPA STATE BANKSHARES, INC.
Tampa, Kansas

Granted Permission: October 1998

Initial Capitalization: \$10,000

Description: Tampa State Bankshares acquired 18 percent of Tampa Townhomes, LLC, a four-unit affordable housing development in Tampa, Kansas. Tampa Townhomes raised \$100,000 in member contributions to complete the structure and provide working capital.

Contact: Edward J. Costello, President
Tampa State Bankshares, Inc.
4th and Main Streets
P. O. Box 7
Tampa, KS 67483-0007
(785) 965-7210
FAX (785) 965-7211

SOUTHEAST CAPITAL CORPORATION
Idabel, Oklahoma

Bank Holding Company: SOUTHEAST CAPITAL CORPORATION
Idabel, Oklahoma

Granted Permission: May 1998

Initial Capitalization: \$241,000

Description: Southeast Capital Corporation (SCC) sold and donated to the city of Idabel the former premises of SCC's subsidiary bank, Idabel National Bank, which SCC acquired through an in-kind dividend from the bank.

SCC put a new roof on the building, while the city did other renovations. City services for residents of the community were available from this location early in the year 2000.

Contact: Brian Shipp
Vice President
Southeast Capital Corporation
1201 Southeast Washington
Idabel, OK 74745
(580) 286-7656
FAX (580) 286-5643

INTRUST COMMUNITY DEVELOPMENT CORPORATION
Wichita, Kansas

Bank Holding Company: INTRUST FINANCIAL CORPORATION
Wichita, Kansas

Granted Permission: June 1996

Initial Capitalization: Up to \$1,400,000

Description: INTRUST Financial Corporation, which owns INTRUST Bank, N.A., of Wichita, Kansas and The Will Rogers Bank and Trust Company of Oklahoma City, Oklahoma, established the INTRUST Community Development Corporation as a wholly owned subsidiary. ICDC's activities are targeted to low-to-moderate income areas in Kansas and Oklahoma.

ICDC was formed to serve as a resource for low- to moderate-income communities by providing a means to help ascertain community needs and to be a visible entity through which the community can communicate its concerns and proposals.

The first project by ICDC was Valley Center Senior Residences (VCSR) in Valley Center, Kansas. The managing member of VCSR is Mennonite Housing and Rehabilitation Services of Wichita, Kansas, a nonprofit corporation with experience in developing, constructing, and managing low-income projects.

Contact: Charles Q. Chandler III
Chief Executive Officer
INTRUST Financial Corporation
105 N. Main Street
Box One
Wichita, KS 67201-5001
(316) 383-1111
FAX (316) 383-1828

WELLINGTON AREA TEST FARM, INC.
Wellington, Kansas

Bank Holding Company: FIRST FINANCIAL CORPORATION
Wellington, Kansas

Granted Permission: June 1990

Initial Capitalization: \$34,000

Description: The Wellington Area Test Farm, Inc., is a CDC established to promote community welfare in Sumner County, Kansas. The CDC was formed to purchase a 55-acre tract of land adjacent to the City of Wellington.

Among its primary objectives are: test varieties of hard-red winter wheat, as well as other varieties of wheat for the area; test alternative crops to lessen dependence of the area on wheat; test equipment and methods for cost effective tillage procedures for Sumner County; test and experiment with alternating, reducing, or eliminating the use of chemicals in Sumner County farm operations; and conduct agricultural workshops, field days, and financial planning and counseling sessions for farm families.

The Test Farm is working with the Kansas State University Extension Service to introduce experimental agricultural products, and methods of production and marketing. A farm industry tour organized by the University includes the Test Farm as a tour site.

Contact: Eldon D. Lawless
President and Director
First Financial Corporation
P. O. Box 398
Wellington, KS 67152
(316) 326-3361
FAX (316) 326-3526

YOUNG AMERICANS EDUCATION FOUNDATION
Denver, Colorado

Bank Holding Company: YOUNG AMERICANS EDUCATION FOUNDATION
Denver, Colorado

Granted Permission: November 1990

Initial Capitalization: \$250,000

Description: Young Americans Education Foundation is a one-bank holding company that, because of its unique mission, is a not-for-profit corporation established under Section 501(c)(3) of the Internal Revenue Code. The foundation and Young Americans Bank were established to build financial literacy in youth by beginning financial education at an early age.

Young Americans Bank is the only bank in the country exclusively for youth. Products focus on hands-on education, and all of its 16,000 customers are under the age of 22. Services include savings, checking, personal and small business loans, credit cards and ATM access. Since its inception, the bank has served more than 40,000 youth from all 50 states and more than a dozen foreign countries.

In addition, Young Americans Education Foundation reaches approximately 15,000 youth each year with a variety of financial education programs. For example, simulated local and international communities offer opportunities to learn about free enterprise, basic economic principles, and global marketplace issues. Other programs teach students about banking, entrepreneurship, investment, and other financial topics.

Educational programs and activities are funded by broad-based community support and sponsorships.

Contact: Linda Childears
Young Americans Education Foundation
311 Steele Street
Denver, CO 80206
(303) 394-4357

NEAR NORTHWEST COMMUNITY DEVELOPMENT CORPORATION
Oklahoma City, Oklahoma

Bank Holding Company: MIDLAND CAPITAL COMPANY
Oklahoma City, Oklahoma

Granted Permission: June 1993

Initial Capitalization: \$100,000

Description: The Near Northwest Community Development Corporation (CDC) was established by the Midland Capital Company (MidCap) to engage primarily in purchasing, financing, rehabilitation, and sale of residential and commercial property located near one of MidCap's subsidiary banks, the Northwest Bank, and to potentially participate in short-term equity investments and loans and short-term participation in joint ventures.

The CDC has worked in partnership with nonprofit groups and public agencies to help revitalize the Milam Place neighborhood in Oklahoma City, including housing rehabilitation, landscaping, clean-up campaigns and neighborhood organizing. The CDC helped underwrite activities in the neighborhood, and the Federal Home Loan Bank of Topeka provided a matching grant to help subsidize home loan closing costs. Other key partners have been Northwest Bank, Neighborhood Housing Services, the City of Oklahoma City and the Community Action Agency.

Contact: Donald King
Vice President
Northwest Bank
2225 N. May Avenue
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Oklahoma City, OK 75280
(405) 943-4401
FAX (405) 947-5903

UBI FINANCIAL SERVICES, INC.
Wichita, Kansas

Bank Holding Company: COMMERCE BANCSHARES
Kansas City, Missouri

Granted Permission: September 1993

Initial Capitalization: \$10,000

Description: UBI Financial Services, Inc. (UBI) is a wholly-owned subsidiary of Commerce Bancshares, Inc. It is engaged in making equity and debt investments in corporations and projects designed primarily to promote community welfare. UBI's office is located in Commerce Bancshares' subsidiary bank, Commerce Bank, N.A. of Wichita, Kansas.

UBI's initial investment involved a \$1.2 million equity stake in a low- and moderate-income senior citizens housing project sponsored by Mennonite Housing Rehabilitation Services, Inc., a nonprofit oration.

UBI also has an interest in 21st Street Redevelopment Company, which owns land where a branch of Commerce Bank, N.A., Wichita is located.

Contact: Jeff Aberdeen
UBI Controller
Commerce Bank, N.A.
P.O. Box 419248
Kansas City, MO 64141-6248
(816) 234-2081

UMBCDC, INC.
Missouri, Kansas, Colorado, Illinois

Bank Holding Company: UMB FINANCIAL CORPORATION
Kansas City, Missouri

Granted Permission: October 1993

Initial Capitalization: \$500,000

Description: UMBCDC, Inc. was established to help provide financing to low- to moderate-income individuals and families for the purpose of acquiring homes at minimal expense. Initial concentration will be in cities and towns where the holding company's banks, branches or loan production offices are located.

The Partnership in Reinvestment, Development, and Education (PRIDE) program of the CDC is designed to help families with closing and down payment costs for a home purchase. Under PRIDE, a loan for closing costs and/or down payment assistance is available as a second mortgage if the purchaser's household income is less than the area's median income. A home-buyer's education program must be completed, and the house should cost no more than the median sales price in the MSA or county.

Loans are originated by UMB's banks for a small one-time fee and serviced by the lead bank's mortgage subsidiary for a one-fourth percent annual servicing fee. In addition to the loan from the CDC, the mortgage subsidiary will originate a first mortgage for sale to Fannie Mae or Freddie Mac.

Contact: Reginald J. Smith
President
UMBCDC, Inc.
P. O. Box 419226
Kansas City, MO 64141-6226
(816) 860-7000
FAX (816) 860-8503

LOW-INCOME HOUSING DEVELOPMENT
Maplewood Apartments, LLC
Norfolk, Nebraska

Bank Holding Company: MCCOOK NATIONAL COMPANY
McCook, Nebraska

Granted Permission: November 1999

Initial Capitalization: \$76,157

Description: The McCook National Company owns stock in the Maplewood Apartments, LLC, a Section 8 HUD low-income apartment complex with 24 duplex units. McCook National Company owns 18.75 percent of the project.

Contact: P. Mark Graff
Chief Financial Officer/Secretary
McCook National Company
220 Norris Avenue
P. O. Box 1208
McCook, NE 69001
(308) 345-4240
FAX (308) 345-3767

LOW-INCOME HOUSING INVESTMENT
Beloit Development, LP
Beloit, Kansas

Bank Holding Company: GUARANTY, INC. OF BELOIT
FIRST NATIONAL BANKSHARES OF BELOIT
Beloit, Kansas

Granted Permission: April and May, 1999

Initial Capitalization: \$425,000

Description: Beloit Development, LP (BDLP) owns an 18 unit low-income housing project that was completed in 1998. Under the terms of the agreement, BDLP will be treated as an affiliate of both Guaranty, Inc., which has acquired a 53 percent limited partnership interest in BDLP, and First National Bankshares, which has acquired a 47 percent limited partnership interest.

The Guaranty State Bank & Trust Co. and First National Bank of Beloit made loans to their respective holding companies; the holding companies then invested in equity in BDLP, leaving BDLP debt-free.

Annual net cash flow benefits are expected to be approximately \$100,000 from the investment, primarily from low-income housing tax credits and depreciation benefits. The general partner is Beloit Industrial Development Corporation, which has no holdings other than this project.

Contact: Mr. Douglas R. Johnson, President
Guaranty State Bank & Trust Company
201 S. Mill Street
P. O. Box 607
Beloit, KS 67420-0607
(785) 738-3501
FAX (913) 738-3530

Mr. Robert L. Lampert, President
First National Bankshares of Beloit
101 E. Main Street
P. O. Box 600
Beloit, KS 67420-0600
(785) 738-2251
FAX (913) 738-2324

LOW-INCOME HOUSING INVESTMENT
Meadow Ridge Partners, LLC
Norfolk, Nebraska

Bank Holding Company: FEO INVESTMENTS, INC.
Hoskins, Nebraska
ST. EDWARD MANAGEMENT COMPANY
St. Edward, Nebraska
FIRST NEWMAN GROVE BANKSHARES CORP.
Newman, Nebraska

Granted Permission: April 1996

Investments: \$519,000--FEO
\$369,000--St. Edward
\$369,000--First Newman

Description: Three bank holding companies have invested in Meadow Ridge Partners, LLC, which was formed to construct and operate an 84-unit affordable housing project in Norfolk, Nebraska. The investments will be paid out over a five-year period.

Eighty percent of the Meadow Ridge units will be restricted to persons or households with incomes of less than 60 percent of the median income in the Norfolk area. Federal low-income housing tax credits are passed through Meadow Ridge Partners to the investors in the project.

Contact:

Fred E. Otten, President FEO Investments, Inc. P. O. Box 70 Hoskins, NE 68740-0070 (402) 565-4226 FAX (402) 565-4229	H.L. Gerhart, President First Newman Grove Bancshares Corporation P.O. Box 479 Newman Grove, NE 68758 (402) 447-6211 FAX (402) 447-6104
Donald J. Janda, President St. Edward Management Company P.O. Box D St. Edward, NE 68660-0139 (402) 678-2244 FAX (402) 678-2246	

**LOW-INCOME HOUSING INVESTMENT
Bicentennial Apartments, LLC
Geneva, Nebraska**

Bank Holding Company: GENEVA STATE COMPANY
Geneva, Nebraska

Granted Permission: January 1996

Initial Capitalization: \$70,000

Description: Geneva State Company is a bank holding company that acquired a 50 percent ownership interest in Bicentennial Apartments, LLC. Bicentennial was formed to construct a housing project for low-income, elderly individuals. The planned project is an eight-unit apartment complex restricted to persons or households with incomes of less than 60 percent of the average median income in the Geneva area.

Geneva State Company's investment is designed to meet an identified housing need. The total estimated cost of the project is \$455,000. Owner equity is expected to be \$140,000, with \$315,000 to be financed by a permanent loan from a Geneva bank. The project will be eligible for federal low-income housing tax credits.

The board is made up of a representative from another bank that invested in the project, a local realtor, two holding company shareholders, another private individual, and a Geneva State Company representative.

Contact: Hugh C. Wilkins, President
Geneva State Company
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Geneva, NE 68361
(402) 759-3114
FAX (402) 759-3837

LOW-INCOME HOUSING INVESTMENT
Campbell Apartments, Inc., LLC
Shickley, Nebraska

Bank Holding Company: SHICKLEY STATE COMPANY
Shickley, Nebraska

Granted Permission: March 1996

Initial Capitalization: \$22,500

Description: Shickley State Company, a bank holding company, has acquired a 30 percent ownership interest in Campbell Apartments, Inc., LLC (Campbell), which was formed to construct and operate a four-unit housing project for low-income elderly individuals in Shickley, Nebraska.

The total estimated initial cost of the project is \$232,000, of which \$75,000 will be comprised of owner equity and \$157,000 will be financed by a permanent loan from First National Bank-York, Geneva Branch.

Each investor in the project is required under a separate agreement to absorb the project's annual operating loss by lending to Campbell an amount equal to that investor's pro rata share in the annual operating loss. These additional loans are expected to be funded from the investor's tax benefit.

Contact: Joseph R. Kumler
President
Shickley State Bank
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Shickley, NE 68436
(402) 627-2275
FAX (402) 627-2915

TEXHOMA HOMES, INC.
Texhoma, Oklahoma

Bank Holding Company: TEXHOMA BANCSHARES INCORPORATED
Texhoma, Oklahoma

Granted Permission: March 1996

Initial Capitalization: \$30,000

Description: Texhoma Bancshares bought \$30,000 of redeemable preferred stock in Texhoma Homes, Incorporated (THI) in Texhoma. Proceeds from this investment will fund the installation of a sewer system in the partially undeveloped portion of THI's residential subdivision. The town of Texhoma has paid to install sewer service from the processing plant to the subdivision. Hook-up fees levied against existing and new homeowners will be used to retire the preferred stock held by Texhoma Bancshares.

This investment is expected to benefit the community by spurring completion of the residential project. Texhoma Bancshares is willing to forgo return on their investment because it believes the project will benefit the community by attracting residents who are looking for affordable housing. A recent county study projected increasing demand for affordable homes in the area, and the hope is that Texhoma will be able to take advantage of this opportunity to share in the county's growth.

Contact: Paul Freeman
President
Texhoma Bancshares, Inc.
P. O. Box 649
Texhoma, OK 73949
(580) 423-7541
FAX (580) 423-7711

PEDCOR FUNDING CORPORATION
Indianapolis, Indiana

Bank Holding Company: PEDCOR BANCORP
Indianapolis, Indiana

Permission Granted: May 1998; July 1998

Investment: N/A

Description: Pedcor Bancorp plans to engage in making debt and equity investments in corporations or projects for the rehabilitation or development of low-income housing through Pedcor Funding Corporation.

Contact: Bruce Cordingly
President
Pedcor Bancorp
888 Keystone Crossing
Indianapolis, IN 46240
(317) 587-0320