



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

February 28, 1997

Mr. G. Bridger Cox
President
Citizens Bank of Ardmore
P.O. Box 1689
Ardmore, OK 73402

Dear Mr. Cox:

Acting pursuant to authority delegated by the Board of Governors of the Federal Reserve System, and having considered the application in light of the relevant factors, the Secretary of the Board has approved the application of Citizens Bank of Ardmore, Ardmore, Oklahoma, to exercise any and all fiduciary powers now or hereafter conferred upon such bank by or pursuant to the laws of the State of Oklahoma.

The approval to exercise trust powers is subject to approval by the appropriate state authorities. Please advise the Federal Reserve Bank of Kansas City prior to opening the proposed trust department.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Jennifer J. Johnson".

Jennifer J. Johnson
Deputy Secretary of the Board

cc: Federal Reserve Bank of Kansas City
State Banking Department, State of Oklahoma