Governor Eric R. Greitens
State of Missouri

Department of Insurance
Financial Institutions
and Professional Registration
Chlora Lindley-Myers, Director

DIVISION OF FINANCE

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Jefferson City, MO 65102-0716
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Debra Hardman
Acting Commissioner

Enclosed is an application for a Missouri state bank charter. You will note that this is a joint application being used by the Division of Finance and the Federal Deposit Insurance Corporation. You should immediately contact the Federal Deposit Insurance Corporation for any specific instructions or requirements that they may have with respect to this application.

When you have reviewed the forms, but prior to filing this application, we would like to meet with the organizers to discuss the new bank, the application process and Division policies and guidelines regarding new charter applications.

After you have completed all forms, please send one originally signed copy and one photocopy of the completed application to the Division of Finance and one originally signed copy and two photocopies to the Federal Deposit Insurance Corporation.

Should you have any questions, please do not hesitate to contact this office.

Very truly yours,

Debra Hardman
Acting Commissioner

/rmt
Enclosure

Missouri Division of Finance

APPLICATION FOR A MISSOURI STATE BANK CHARTER AND FEDERAL DEPOSIT INSURANCE

	DATE OF APPLICATION
PROPOSED TITLE	
COMPLETE ADDRESS	
STREET AND NUMBER	CITY

COUNTY	STATE	ZIP CODE

TYPE OF BUSINESS (*Check all which apply)*

☐ Commercial Banking ☐ Savings Banking ☐ Industrial Banking
☐ Cash Depository ☐ Other (*Specify)* ☐ Trust Business

FEDERAL RESERVE STATUS ☐ MEMBER BANK ☐ NONMEMBER BANK

INFORMATION FOR THE APPLICANT - PUBLIC SECTION

Schedules or inserts may be attached to this application whenever the space provided is insufficient. Such attached schedules or inserts are a part of this application. All schedules or inserts should be on paper the same size as this page. Applications are to be securely bound.

One original and one copy of the completed application are to be forwarded to the State Banking Supervisor and one original and three copies to the Regional Director of the Federal Deposit Insurance Corporation Region in which the Proposed Bank is to be located. A complete copy should be retained by the prospective incorporators.

Requests for clarification as to what information is necessary to complete this application should be directed to the State Banking Supervisor and to the Regional Director of the Federal Deposit Insurance Corporation Region in which the Proposed Bank is located.

You may provide any information in addition to that requested in the application which, in your opinion, might aid in the disposition of your proposal. However, any such unsolicited information will be accepted for consideration with the understanding that it may be made public.

It is the affirmative duty of the prospective incorporators to advise the State Banking Supervisor and the Regional Director of the Federal Deposit Insurance Corporation in which the Proposed Bank is to be located of any changes in the proposed management (Officers and Directors) or in the proposed ownership of 10% or more of the bank's stock which occur prior to the opening of the bank.

Complete responses to all applicable questions in this application will expedite processing.

We, the undersigned prospective incorporators, being natural persons and of lawful age, intend to organize a State banking corporation as indicated above. We hereby make application to the State Banking Supervisor for a charter under the provisions of State law and to the Federal Deposit Insurance Corporation to become, upon organization, an insured bank under the provisions of the Federal Deposit Insurance Act.

It is understood that the State Banking Supervisor and the Board of Directors of the Federal Deposit Insurance Corporation, in applying the factors set out in State and Federal Statutes, will consider the application only with respect to the general character or type of business stated and that the Bank will not engage in any other business without the prior written consent of the Supervisor and the Corporation.

It is further understood that Federal deposit insurance will not become effective (a) until the proposed bank has been incorporated and authorized to engage in the business of receiving deposits (b) until the board of directors of the bank has adopted a resolution (Form 6200/19) ratifying and confirming the action of these incorporators in making this application with supporting information, (c) until the bank has fulfilled such requirements, if any, as may be imposed by the Federal Deposit Insurance Corporation as a condition of its approval of this application, and (d) until the bank has been notified that its membership in said Corporation has been approved.

We have, in connection with this application, considered the following provisions of Section 362.030 RSMo and Sections 5 and 6 of the Federal Deposit Insurance Act which govern the admission of banks to membership in the Federal Deposit Insurance Corporation, namely:

"362.030 Commissioner to examine as to character and capital. 1. When any bank or trust company has filed with the commissioner proper copies of its articles of agreement, paid all incorporation and other fees in full, as required by law and provided the cash required by law, the commissioner, before the bank or trust company shall complete its incorporation, shall cause an examination to be made to ascertain whether the requisite capital of the bank or trust company has been subscribed in good faith and paid in actual cash and is ready for use in the transaction of business of the proposed bank or trust company, and whether the character, responsibility and general fitness of the persons named in the articles of agreement are such as to command confidence and warrant belief that the business of the proposed corporation will be conducted honestly and efficiently in accordance with the intent and purpose of this chapter, and if the convenience and needs of the community to be served justify and warrant the opening of the bank or trust company therein, and if the probable volume of business in such locality is sufficient to insure and maintain the solvency of the new bank or trust company and the solvency of the then existing banks and trust companies in the locality, without endangering the safety of any bank or trust company in the locality as a place of deposit of public and private moneys."

FDI Act, Section 5. "Subject to the provisions of this Act,...any State nonmember bank, upon application to and examination by the Corporation and approval by the Board of Directors, may become an insured bank. Before approving the application of any such State nonmember bank, the Board of Directors shall give consideration to the factors enumerated in section 6 in determining whether to approve the application for insurance."

FDI Act, Section 6. "The factors...to be considered by the Board of Directors under section 5 shall be the following: The financial history and condition of the bank, the adequacy of its capital structure, its future earnings prospects, the general character of its management, the risk presented to the Bank Insurance Fund, the convenience and needs of the community to be served by the bank, and whether or not its corporate powers are consistent with the purposes of this Act."

In support of this application, we hereby make the following statements and representations and submit the following information upon the several factors enumerated in State and Federal statutes for the purpose of inducing the State Banking Supervisor to approve the proposed bank charter and inducing the Board of Directors of the Federal Deposit Insurance Corporation to approve the proposed bank for membership in the Corporation and we hereby request that examiners be assigned to make the necessary investigations.

THE UNDERSIGNED HEREBY CERTIFY, JOINTLY AND SEVERALLY, that the statements contained herein are true to our best knowledge and belief, and that they are made for the purpose of inducing the State Banking Supervisor to grant a charter and inducing the Federal Deposit Insurance Corporation to accept the proposed bank, when organized, as a member of the Federal Deposit Insurance Corporation.

SIGNATURE AND PLACE OF RESIDENCE	SIGNATURE AND PLACE OF RESIDENCE

Bank representative responsible for responding to questions relating to this application:

NAME AND ADDRESS	TITLE	TELEPHONE NUMBER

ATTENTION IS INVITED TO TITLE 18 U.S.C. 1007, WHICH STATES: "Whoever, for the purpose of influencing in any way the action of the Federal Deposit Insurance Corporation, knowingly makes or invites reliance on a false, forged, or counterfeit statement, document or thing shall be fined not more than $1,000,000 or imprisoned not more than 30 years, or both."

I. FINANCIAL HISTORY AND CONDITION

A. PRO FORMA STATEMENT OF CONDITION - BEGINNING OF BUSINESS

ASSETS		LIABILITIES AND CAPITAL	
Description	**AMOUNT**	**Description**	**AMOUNT**
Cash and due from banks		LIABILITIES	
Securities			
Loans			
Bank Premises		TOTAL LIABILITIES	
Furniture, fixtures and equipment		CAPITAL	
Net organization expense *(Same as IE)*		Total Capital Accounts	
TOTAL ASSETS		TOTAL LIABILITIES AND CAPITAL	

B. PREMISES TO BE OCCUPIED BY BANK

INSTRUCTIONS: Complete all appropriate sections below. Where not applicable, insert NONE. When the disclosure of any information may adversely affect ongoing negotiations, include such information in the Confidential Section of this application. Copies of any completed contracts should be submitted for the use of the State Banking Supervisor and the Federal Deposit Insurance Corporation.

1. **Type of Occupancy** *(Check all which apply to indicate both type of quarters at opening and contemplated permanent quarters.)*
: Permanent quarters leased *(Complete 2 and 3 below)* : Permanent quarters owned *(Complete 2 and 4 below)*
: Temporary quarters *(Complete 5 below)*

2. DESCRIPTION OF PREMISES

DIMENSIONS OF LOT	DIMENSIONS OF BUILDING	NO. OF STORIES	NO. PARKING SPACES	NO. TELLER STATIONS		
				Inside	Drive-Up	Walk-Up

TYPE OF CONSTRUCTION OF BUILDING

DETAILS OF BUILDING INTERIOR *(Mention all employee facilities and size of lobby area)*

3. PREMISES LEASED

NAME OF OWNER	COST OR APPRAISED VALUE OF PREMISES	INSURANCE TO BE CARRIED
COST AND DESCRIPTION OF LEASEHOLD IMPROVEMENTS	ANNUAL RENTAL	
	ANNUAL AMORTIZATION	

TERMS OF LEASE *(Include renewal options)*

Copies of any leases, options to lease or options to purchase property should be submitted as part of the application.

I. FINANCIAL HISTORY AND CONDITION *(Continued)*

4. PREMISES OWNED

EXISTING STRUCTURE

NAME OF SELLER	DATE CONSTRUCTED	COST TO BANK
COST AND DESCRIPTION OF NECESSARY REPAIRS AND ALTERATIONS		

Assessed Valuation	Insurance to be Carried	Estimated Annual Depreciation	Depreciation Method

PROPOSED STRUCTURE

IMPORTANT: In estimating cost of construction, include architect's fee, site preparation, paving and landscaping.

NAME OF SELLER OF LOT		COST OF LOT TO BANK	CONSTRUCTION COST
Estimated Assessed Valuation	Insurance to be Carried	Estimated Annual Depreciation	Depreciation Method

IS THE BANK STRUCTURE TO BE DESIGNED TO PERMIT ADDITIONS TO THE BUILDING AT A LATER DATE?
: YES : NO

5. TEMPORARY QUARTERS

NAME OF OWNER	COST/MONTHLY RENTAL
LOCATION *(Include distance and direction from permanent quarters.)*	INSURANCE TO BE CARRIED
DESCRIPTION OF FACILITIES AND SERVICES OFFERED *(Submit copies of lease or other contracts.)*	

1. Please enclose maps showing the location of the building on the land and drawings showing the interior and exterior layout of the building.

2. Provide written evidence of the cost of building, landscaping, furniture, fixtures and equipment, including the accepted bid on the building signed by the general contractor. Also, state the number of finished and unfinished square feet in the building.

3. Does applicant plan to seek approval for establishment of a branch within the first three years of the Proposed Bank's operation? 0 Yes 0 No *(If "Yes", give details)*

I. FINANCIAL HISTORY AND CONDITION *(Continued)*

C. PROPOSED INVESTMENT IN AND RENTAL OF FURNITURE, FIXTURES AND EQUIPMENT

You should submit suppliers' estimates of the costs of furniture and equipment

ITEM	TOTAL NO. OF UNITS	TOTAL COST *(If owned)*	ANNUAL RENTAL *(If leased)*	ANNUAL AMOUNT OF DEPRECIATION
Safe				
Safe Deposit Boxes				
Vault Door				
Counter and Gate Fixtures				
Drive-in Tellers' Windows				
Night Depository				
Tellers' Chests				
Walk-up Tellers' Windows				
Adding Machines				
Automobiles				
Cancelling Machines				
Checkwriter				
*EDP Equipment				
Microfilmer				
Posting Machines				
Proof Machines				
Tellers' Machines				
Typewriters				
Chairs				
Desks				
Filing Cabinets				
Tables				
Air Conditioning System				
Heating System				
Carpeting				
Draperies				
Other *(Specify):*				
TOTALS				

TOTAL INSURANCE TO BE CARRIED	TOTAL ANNUAL DEPRECIATION	DEPRECIATION METHOD

*LIST ALL ITEMS COMPRISING THIS EDP INVENTORY AND LIST THE APPLICATIONS THAT WOULD BE PROCESSED ON PREMISES.

DO PROPONENTS PLAN TO CONTRACT FOR OFF-PREMISE ELECTRONIC DATA PROCESSING SERVICE? : YES : NO IF "YES", LIST SERVICER(S) IF KNOWN AND THE APPLICATIONS THAT WOULD BE PROCESSED OFF-PREMISE. ATTACH COPIES OF ANY ELECTRONIC DATA PROCESSING AGREEMENTS THAT HAVE BEEN EXECUTED. IF NO AGREEMENT HAS BEEN EXECUTED, PLEASE SUBMIT THE SERVICER'S ESTIMATE OF THE COST OF THESE SERVICES DURING EACH OF THE FIRST THREE YEARS.

DO PROPOSED FIXED ASSET EXPENDITURES CONFORM TO STATUTORY OR POLICY LIMITATIONS? : YES : NO IF "NO", DESCRIBE THE DEFICIENCY AND MANAGEMENT'S PLANS TO CORRECT IT.

D.1 RELATIONSHIPS AND ASSOCIATIONS WITH BANK

ARE ANY ARCHITECTS, REAL ESTATE BROKERS, THE SELLERS OR LESSORS OF LAND, BUILDINGS, OR EQUIPMENT LISTED HEREIN DIRECTLY OR INDIRECTLY ASSOCIATED WITH THE APPLICANT? : YES : NO *(If "Yes", complete the following table.)*

NAME	ITEM SOLD OR LEASED *(Place "X" in appropriate Column.)*			RELATIONSHIP OR ASSOCIATION WITH BANK (Specify Director, Officer, 10% Stockholder, or relatives. Designate any business interest of the aforementioned.)
	Land	Building	Equipment	

IMPORTANT: Payments to related parties must be fully supported in the confidential section of the application. Upon organization, the proposed bank will not refinance, directly or indirectly, any loan, advance, or credit extension originally made by an existing financial institution, or others, to any of the individuals listed above for the purpose of obtaining funds to purchase the fixed assets.

D.2 FULL DISCLOSURE OF INSIDER TRANSACTIONS

Full disclosure will be required in writing to all directors and shareholders concerning all insider transactions including fixed asset involvements, attorney fees, consultant fees, and similar fees in excess of $5,000. If such disclosure has been made, attach a copy thereof, indicate to whom the disclosure was made, and the date of such disclosure. If disclosure has not been made, indicate plans in this regard.

I. FINANCIAL HISTORY AND CONDITION *(Continued)*

E. ORGANIZATION EXPENSES

INSTRUCTIONS: List all expenses related to the organization of the bank. Include all expenses paid, additional costs anticipated prior to the opening date, and include any expenses for work performed during the organization phases for which disbursement has been deferred beyond the opening date.

IMPORTANT: If legal or other fees appear to be excessive in volume or amount, supportive documentation will be required.

NAME OF RECIPIENT	ASSOCIATION WITH BANK *(Mark appropriate box)*			TYPE OF RELATIONSHIP *(Specify Director, Officer, 10% Stockholder, or their relatives. Designate any business interest of the aforementioned.)*	AMOUNT
	Direct	Indirect	None		
Attorney Fees					
1. TOTAL ATTORNEY FEES					
Consultant Fees:					
2. TOTAL CONSULTANT FEES					
3. TOTAL PREOPENING SALARIES					
4. TOTAL PREOPENING TRAVEL AND ENTERTAINMENT					
5. TOTAL APPLICATION AND INVESTIGATION FEES					
Other Expenses: *(Describe in detail any item in excess of $1,000)*					
6. TOTAL OTHER EXPENSES					
Total Organization Expenses *(Sum of lines 1 thru 6 above.)*					
Pre-opening Income					
NET TOTAL					

DESCRIBE SOURCE OF PRE-OPENING INCOME

DESCRIBE HOW ORGANIZATION EXPENSES WILL BE PAID

F. PREDECESSOR INSTITUTION

INSTRUCTIONS: Set forth below a brief history of the operations of any banking institution the assets and liabilities of which are to be assumed in whole or in part by the Proposed Bank, such banking institution herein referred to as he Predecessor institution. This history should include the date of organization and full information on any mergers, consolidations, conversions, reorganizations, recapitalization programs, guaranties or guaranty bonds executed, capital contributions, liability or deposit assumptions, deposit waivers, deposit deferment or restriction agreements, subordinations of claim or deposits, and so forth, which have occurred during the past ten years.

II. ADEQUACY OF THE CAPITAL STRUCTURE

A. PROPOSED PAID-IN CAPITAL STRUCTURE

IMPORTANT: Upon organization, the proposed bank will not refinance, directly or indirectly, any loan, advance, or credit extension originally made by any existing financial institution, or others, to any subscriber or shareholder for the purpose of obtaining funds to purchase stock in the proposed bank.

DESCRIPTION	**AMOUNT**
Common capital *(No. of shares @ par value)*	
Surplus	
Organization expense fund	
Other capital segregations	
TOTAL	
LIST AMOUNTS AND RECIPIENTS OF ANY FEES OR COMMISSIONS IN CONNECTION WITH THE SALE OF STOCK	SALE PRICE PER SHARE

NOTE: Attach a copy of the stock subscription form which will be used in connection with the issuance of capital stock. A complete list of stock subscribers will have to be submitted before the application can be processed.

IMPORTANT: It is recommended that if the proposed bank's stock is to be offered to the public, an offering circular be prepared disclosing all material facts relating to the sale. Proponents are referred to a Statement of Policy for offering circulars which has been adopted by the Board of Directors of the Federal Deposit Insurance Corporation listing information that should be included in an offering circular. If an offering circular has been developed in connection with this proposal, attach a copy to the application. If proponents have no plans to develop an offering circular, explain the basis for the decision.

B. SUBSCRIBERS TO CAPITAL STOCK

LIST ALL KNOWN SUBSCRIBERS TO THE CAPITAL STOCK OF THE PROPOSED BANK.

NAME	PLACE OF RESIDENCE	NO. OF SHARES SUBSCRIBED

II. ADEQUACY OF THE CAPITAL STRUCTURE (*Continued*)

B. SUBSCRIBERS TO CAPITAL STOCK

LIST ALL KNOWN SUBSCRIBERS TO THE CAPITAL STOCK OF THE PROPOSED BANK.

NAME	PLACE OF RESIDENCE	NO. OF SHARES SUBSCRIBED

II. ADEQUACY OF THE CAPITAL STRUCTURE *(Continued)*

C. ESTIMATED DEPOSITS

	ESTIMATED VOLUME AT END OF		
	First Year	Second Year	Third Year
INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS: Demand Deposits			
Time Deposits			
Savings and NOW Deposits			
PUBLIC FUNDS: Demand Deposits			
Time, Savings and NOW Deposits			
DEPOSITS OF BANKS AND OTHER FINANCIAL INSTITUTIONS: Demand Deposits			
Time, Savings and NOW Deposits			
TOTAL DEMAND DEPOSITS			
TOTAL TIME AND SAVINGS DEPOSITS			
TOTAL DEPOSITS			

THE ABOVE ESTIMATES ARE BASED ON THE FOLLOWING DATA AND ASSUMPTIONS:

IMPORTANT: The bank will at all times maintain adequate capital accounts in relation to the true value of its total assets.

III. FUTURE EARNINGS PROSPECTS

PROBABLE EARNINGS AND VOLUME OF BUSINESS

A. Complete the following form which will indicate the incorporators' estimate of the probable earnings of the proposed bank. Using the numbers on the left side of this schedule, footnote the schedule as to what factual determination was used in arriving at each figure. For the purpose of this schedule, all figures, *beginning with Item 6,* should reflect yearly averages and not year-end figures.

B. Average deposits for the second and third years are computed by adding figures at the end of the preceding year to the totals at the end of the subject year divided by two.

(1) Average Interest Rate on Loans _____

(2) Average Interest Rate on Securities _____

(3) Average Interest Rate on Transaction Accounts _____

(4) Average Interest Rate on Time *(CD & Savings)* _____

(5) Projected Deposits *(Year End)*	First Year	Second Year	Third Year
Average Available Funds	**First Year**	**Second Year**	**Third Year**
(6) Demand Deposits			
(7) Time Deposits			
(8) Savings and NOW Deposits			
Total Deposits			
(9) Capital			
Subtotal			
(10) Less: Fixed Assets			
: Legal and Operating Reserves			
Subtotal *(Funds Available for Investment)*			
(11) Loans			
(12) Securities			
Income	**First Year**	**Second Year**	**Third Year**
(13) Interest on Loans and Discounts			
(14) Interest on Securities			
(15) Other Income			
Gross Income			
Expenses	**First Year**	**Second Year**	**Third Year**
(16) Interest on Deposits			
Total Interest			
(17) Salaries *(Officers)* Title			
Total Officers' Salaries			

(18) Salaries *(Employees)*			
Total Employees' Salaries			
(19) Bonus			
(20) Payroll Tax and employee fringe benefits			
(21) Directors' Fees			
(22) Utilities (*Light, Heat and Water)*			
(23) Insurance *(BBB-Bldg-Equip-Auto, etc.)* .....…			
(24) FDIC Insurance			
(25) *State Assessment			
(26) Advertising *(Including bank sign)*			
(27) Travel & Entertainment			
(28) Telephone			
(29) Building Depreciation .....…..			
(30) F & F Depreciation *(Include Auto)* .....…			
(31) Real Estate Tax .....…			
(32) Postage			
(33) Legal Fees .....….....			
(34) Audit Fees .....….....			
(35) Collection Fees .....….....…..			
(36) Leased Equipment			
(37) Service Contracts			
(38) EDP Service .....…			
(39) Rent on Premises .....…			
(40) Bad Debt Reserve			
(41) Other Expenses (a)			
(b)			
(c)			
(d)			
(e)			
Total Expenses			

Summary of Earnings			
Gross Income			
Total Expense			
Net Income *(Before Taxes)*.....			
Income Tax			
Net Income *(After Taxes)*			
Dividends			
Aggregated Retained Earnings			

*Call or write State Banking Supervisor to obtain the proper State Assessment Fee.

Note: The above schedule should be completed on the basis of the utilization of an *accrual accounting* system of bookkeeping which the applicant agrees to adopt.

SUMMARY OF INFORMATION TO BE SUBMITTED

Articles of Agreement

A. Submit three originals of the Articles of Agreement to the State Banking Supervisor who will review the document as to form and return a copy to you upon approval of the charter.

B. Under Missouri statutes, the capital accounts of the bank must be fully subscribed and paid up before the Commissioner may issue a bank charter. The full amount of the capital must be paid into an escrow fund. The escrow holder must write a letter to the Commissioner informing him that funds representing the capital accounts of the proposed bank are being held in escrow.

FORM FOR INCORPORATING A STATE BANK
(Form No. 1)
ARTICLES OF AGREEMENT

Know all men by these presents:

That we, the undersigned, desirous of forming a corporation under the laws of the State of Missouri, and more particularly under the provisions of Chapter 362, RSMo, thereto, for the purpose of establishing a bank, have entered into the following agreement:

FIRST - That the name of this corporation shall be _____

SECOND - That the bank shall be located at _____ *(Street)* in _____ *(Town or City)*, County of _____, Missouri.

THIRD - That the amount of the capital stock of the corporation shall be_____ divided into _____ shares of the par value of _____dollars each; that the same has been bona fide subscribed and is actually paid up in lawful money of the United States and is in the custody of the persons hereinafter named as the first board of directors; that the surplus will be _____ and the Undivided Profits will be _____.

FOURTH - That the names and places of residence of the several shareholders and the number of shares subscribed by each are as follows:

NAME	RESIDENCE	NUMBER OF SHARES

FIFTH - That the board of directors shall consist of _____ individuals, and the following are the names of those agreed upon as the first directors:

SIXTH - The duration of the corporation shall be perpetual.

SEVENTH - The purpose for which this corporation is formed is to have and exercise all rights and powers, including fiduciary powers, of a state chartered bank and trust company organized pursuant to Chapter 362, RSMo. **(Bank with trust powers.)**

SEVENTH - The purpose for which this corporation is formed is to have and exercise all rights and powers of a bank, except fiduciary powers requiring a separate Certificate of Authority from the Commissioner of Finance pursuant to section 362.115, under Chapter 362, RSMo. **(Bank without trust powers.)**

_____

_____

_____

_____

_____

State of Missouri)
)
County of)

On this _____day of _____, 19 _____, before me personally appeared _____ *(Names of all incorporators)* to me known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my notarial seal the day and year last above mentioned.

My commission expires _____, 19 _____.

(SEAL)

_____
Notary Public

Instructions: When the articles are signed and acknowledged by **ALL** the incorporators, three executed copies thereof shall be sent to the Commissioner of Finance for his approval as to their form.

IV. GENERAL CHARACTER OF THE MANAGEMENT

A. DIRECTORS, OFFICERS, AND SHAREHOLDERS

INSTRUCTIONS: List alphabetically, by group, all Directors, Non-Directors, Officers, and any others owning or subscribing to 10% or more of the proposed capital. Indicate the status of each individual listed by checking the appropriate box at left. D - Director, O - Officer, and S - Shareholder. If disclosure of any of the proposed officers of the proposed bank would jeopardize current employment, include the information in the Confidential Section.

STATUS *(Check)*	NAME AND ADDRESS *(Include ZIP Code)*	OCCUPATION	YEARS OF BANKING EXPERIENCE *(State whether managerial or director's capacity)*
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			
D O S			

NOTE: The applicant should be aware of prohibited management interlocks under Title II of the Financial Institutions Regulatory and Interest Rate Control Act of 1978 and Part 348 of the FDIC's Rules and Regulations.

IV. GENERAL CHARACTER OF THE MANAGEMENT

CHANGES CONTEMPLATED IN THE PROPOSED DIRECTORATE OR ACTIVE MANAGEMENT DURING THE FIRST YEAR. *(If none, so state.)*

IMPORTANT: Prompt written notification must be given to the State Banking Supervisor and to the Federal Deposit Insurance Corporation if changes in the directorate, active management, or in the ownership of 10% or more of the common stock are made or planned prior to opening. The notification should include both the original cost and subsequent sales price of any such stock which changes ownership.

B. COMMITTEES

LOAN

NAMES OF MEMBERS	DUTIES

INVESTMENT

NAMES OF MEMBERS	DUTIES

AUDIT

NAMES OF MEMBERS	DUTIES

C. FIDELITY COVERAGE

The applicant bank will at all times maintain sufficient surety bond coverage on its active officers and employees to conform with generally accepted banking practices.

D. REPRESENTATIONS

1. Are the prospective incorporators acting as representative of or on behalf of any other person, partnership, association, or corporation? : Yes : No *(If Yes, explain in Comments below.)*

2. Are the prospective incorporators, directly or indirectly, party to any written or oral agreement or understanding providing for sale of the assets of the proposed bank to, or merging or consolidating the proposed bank with, any other financial institution? : Yes : No *(If Yes, explain in Comments below.)*

E. SALE OF CREDIT LIFE INSURANCE

BRIEFLY DESCRIBE THE BANK'S POLICY WITH RESPECT TO INCOME DERIVED FROM THE SALE OF CREDIT LIFE INSURANCE.

COMMENTS

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED

INSTRUCTIONS: The proponents are responsible for developing the Convenience and Needs factor in a way which clearly shows the economic support and justification for the Proposed Bank. Include a map of the trade area pinpointing the location of offices of the competing banks. Submit such data relating to the trade area which you feel is relevant to the proposal. If an economic survey or feasibility study has been prepared it may provide most of the information requested. Such information submitted in support of your application will be included in the public file.

THE PROPONENTS ARE OF THE OPINION THAT the interest of the residents of the proposed trade area would be served by the establishment of the Proposed Bank. Data to support this opinion is presented below and in other information submitted with this application.

A. DESCRIPTION OF THE AREA TO BE SERVED

DESCRIBE THE TRADE TERRITORY WHICH THE PROPOSED BANK WILL SERVE *(Include the geographic boundaries within which all or most of the Proposed Bank's potential customers reside.)*

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED *(Continued)*

B. ECONOMIC AND DEMOGRAPHIC DATA

DESCRIBE THE ECONOMIC CHARACTERISTICS OF THE TRADE TERRITORY SPECIFIED ABOVE. *(Include manufacturing, agricultural, and other industrial data. Also include information concerning population, income, construction activity, retail and wholesale trade. This information as a minimum should cover the most recent 5 year period.)*

WHAT CHANGES ARE ANTICIPATED IN THE ECONOMIC CHARACTERISTICS OF THE COMMUNITY OR THE STRUCTURE OF BANK COMPETITION IN THE TRADE AREA?

ITEM	PAST 5 YEARS *(Indicate Year)*				
	20_____	20_____	20_____	20_____	20_____
Population					
No. of housing starts					
Industrial and commercial building permits issued					
Retail sales					
Wholesale sales					

1. PRINCIPAL BUSINESSES AND INDUSTRIES OF THE AREA

NAME OF COMPANY	TYPE OF BUSINESS	NUMBER OF EMPLOYEES	APPROXIMATE ANNUAL PAYROLL	ANNUAL SALES

B. ECONOMIC AND DEMOGRAPHIC DATA ***(Continued)***

2. COMPETITION

INSTRUCTIONS: List all banks and branches now serving the trade territory to be served by the Proposed Bank. If none, list the nearest bank in each direction from the proposed site. Include banks, industrial loan companies, savings banks, savings and loan associations, credit unions and finance companies. Designate with an asterisk any office that has been in operation two years or less.

NAME OF INSTITUTION	LOCATION (*City and State)*	DEPOSITS *(000's omitted)*	DISTANCE AND DIRECTION FROM PROPOSED BANK

DATE AND SOURCE OF DEPOSIT INFORMATION INCLUDED ABOVE

B. ECONOMIC AND DEMOGRAPHIC DATA *(Continued)*

3. ENVIRONMENTAL IMPACT

IMPORTANT: The applicant bank should be able to demonstrate that the proposed project will not have a significant detrimental influence on the quality of the human environment.

DESCRIBE ZONING RESTRICTIONS IN EFFECT FOR THE SITE OF THE PROPOSED BANK AND ANY CONFLICT BETWEEN THOSE RESTRICTIONS AND THE BANK'S PLANS.

HOW WILL THE PROPOSAL AFFECT TRAFFIC PATTERNS IN THE AREA? DESCRIBE HOW PLANS FOR PARKING, DRIVE-UP WINDOWS, AND ENTRANCE TO AND EXIT FROM THE BANK WILL INCREASE OR DECREASE TRAFFIC HAZARDS AND/OR CONGESTION IN THE AREA.

IS THE PROJECT EXPECTED TO CONTRIBUTE TO ENERGY CONSERVATION EFFORTS? FOR EXAMPLE, WILL INDIVIDUALS HAVE TO TRAVEL A SHORTER DISTANCE TO DO THEIR BANKING OR ARE THERE PLANS TO ASSURE THAT THE BANK BUILDING IS ENERGY EFFICIENT?

IS THE PROJECT SITE A PART OF AN URBAN RENEWAL OR NEIGHBORHOOD IMPROVEMENT AND REHABILITATION PLAN?

DESCRIBE ANY OTHER FACTORS IN CONNECTION WITH THE PROPOSAL THAT ARE RECOGNIZED AS HAVING EITHER A POSITIVE OR AN ADVERSE EFFECT ON THE ENVIRONMENT.

C. NATIONAL HISTORIC PRESERVATION ACT OF 1966

IMPORTANT: A determination must be made whether the application involves a district, site, building structure or object which is either included in or eligible for inclusion in the National Register of Historic Places. The applicant will be provided with specific instructions by the Corporation which are to be followed to aid in the determination.

V. CONVENIENCE AND NEEDS OF THE COMMUNITY TO BE SERVED *(Continued)*

D. COMMUNITY REINVESTMENT ACT

IMPORTANT: Part 345.29 of the Federal Deposit Insurance Corporation's Rules and Regulations requires, in part, that the assessment of the record of performance under the Community Reinvestment Act be taken into account in connection with this application.

Applicant Bank must adopt a Community Reinvestment Act Statement and Notice as described in Parts 345.4 and 345.6 of the Federal Deposit Insurance Corporation's Rules and Regulations. Attach a copy of the Statement and Notice. Describe the policies or specific programs to be used to determine the credit needs of the entire community, including low to moderate income neighborhoods and indicate those policies or specific programs which will be implemented to help meet the existing or anticipated credit needs of the entire community, including low to moderate income neighborhoods, consistent with safe and sound operation of the bank.

VI. CONSISTENCY OF CORPORATE POWERS

THE PROPOSED BANK WILL HAVE ONLY SUCH CORPORATE POWERS AS ARE GRANTED TO A STATE BANKING CORPORATION UNDER THE FOLLOWING PROVISIONS OF THE STATE LAW:

THE PROPONENTS AGREE that the bank, while a member of the Federal Deposit Insurance Corporation, will not, except as incidental to the usual functions of a bank, guarantee mortgages; mortgage or other participation certificates; or real estate land titles or obligate itself under any contract or suretyship or guaranty.

APPLICATION FOR A BANK CHARTER AND FEDERAL DEPOSIT INSURANCE
INFORMATION FOR THE APPLICANT -- CONFIDENTIAL SECTION

In preparing your application, keep in mind that the Federal Deposit Insurance Corporation deems that public policy warrants making all information submitted to it in connection with your application available for public review unless it is confidential in nature and it qualifies for exemption under the provisions of the Freedom of Information Act (5 U.S.C. 552). The Corporation has determined that application information is likely to be of such confidential nature, when meeting any of the three following exempt categories:

1. Trade secrets and commercial or financial information obtained from a person and privileged or confidential (5 U.S.C. 552(b)(4)).

2. Personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy (5 U.S.C. 552(b)(6)).

3. Information contained in the application form which is in the nature of examination report information (5 U.S.C. 552(b)(8)).

However, the determination of the question of confidentiality and the discretion to release information submitted to it which is exempt resides with the Corporation and the specific information you include in this section may be available for public review in the sole discretion of the Corporation.

I. FINANCIAL HISTORY AND CONDITION

IF FIXED ASSETS ARE TO BE PURCHASED FROM A RELATED PARTY, EVIDENCE OF THE REASONABLENESS OF THE COST(S) MUST BE PROVIDED. ATTACH COPIES OF BIDS, INDEPENDENT APPRAISALS AND/OR OTHER SUPPORTING EVIDENCE.

IF ANY INSIDER IS A PARTY TO ANY LEASE CONTRACT IN CONNECTION WITH THE APPLICATION, EXPLAIN THE MANNER IN WHICH LEASE PAYMENTS WERE DETERMINED.

SPECIFY THE TIME REQUIRED TO PREPARE THE BANK PREMISES FOR OCCUPANCY. IF TEMPORARY QUARTERS ARE ANTICIPATED ESTIMATE THE PROBABLE TERM OF OCCUPANCY AND DESCRIBE THE DISPOSITION OF SUCH QUARTERS.

OUTLINE SPECIFIC PROGRAMS AND PROTECTIVE DEVICES WHICH ARE TO BE FOLLOWED AND USED IN COMPLIANCE WITH PART 326 OF THE RULES AND REGULATIONS OF THE FEDERAL DEPOSIT INSURANCE CORPORATION.

II. ADEQUACY OF CAPITAL STRUCTURE

STATE THE CASH DIVIDEND POLICIES TO BE FOLLOWED DURING THE FIRST THREE YEARS OF OPERATION.

IV. GENERAL CHARACTER OF THE MANAGEMENT

NOTE: Attach a copy of the financial report and biographical information form (6200/06) and a stock financing form (6510/05) for each director, each officer and each person owning or subscribing to 10% or more of the total capital.

In those cases where the statements submitted show that 10 percent or more of the maker's total assets are in the form of shares of stock, notes or debentures of a company, corporation or other entity, the value of which is not really determinable through the stock market quotes, submit a current financial statement and earnings report of that organization.

The managing officer should summarize his/her entire employment history. Have him/her describe in some detail their banking duties with particular emphasis on lending experience and the type or amount of lending authority.

If the revelation of the identity of the proposed managing officer would jeopardize the officer's current employment, please request in writing that his/her identity be kept confidential.

PROPOSED OFFICERS

NAME ADDRESS	AGE	OCCUPATION	TITLE

	(Check One)	
	Yes	No
1. Has any proposed director, officer, or employee been convicted of any criminal offense involving dishonesty or a breach of trust? *(If Yes, explain in "Comments" below.)* FDIC Act Section 19 provides that "Except with the consent of the Corporation, no person shall serve as a director, officer, or employee of an insured bank who has been convicted, or who is hereafter convicted, of any criminal offense involving dishonesty or breach of trust."		
2. Do stock option plans exist? *(If "Yes", explain in "Comments" below.)*		
3. If stock option plans exist, has full disclosure been made, in writing, to all shareholders? (NOTE: Include a copy of the disclosure statement with your application.)		
4. Have correspondent bank relationships been established? *(If "Yes", list in "Comments" below.)*		

LIST NAMES AND ADDRESSES OF ALL CORRESPONDENT BANKS

5. Are there any agreements with correspondent banks, written or oral, establishing balances required to be maintained by the proposed bank in connection with loans to any director, officer, employee, or 10% stockholder for the purpose of financing the purchase of stock in the proposed bank? : Yes : No *(If "Yes", explain in "Comments" below.)*

6. Are bonus, management or director compensation or other similar plans in effect or anticipated? : Yes : No *(If "Yes", attach copies.)*

COMMENTS

V. Risk Presented to the Bank Insurance Fund

Attach a copy of the proposed bank's business plan. Any planned involvement in non-traditional activities such as equity participations in real estate transaction or direct participation in other activities such as investment in equity or commodity markets or insurance should be specifically addressed.

VI. Convenience and Needs of the Community to be Served

List the proposed hours of operation for the proposed bank (include drive-up and walk-up units).

This form must be completed and signed by all directors, all officers, and any subscriber to ten percent or more of the stock offering.

Name	
Address	
Social security account number and/or employer identification number	
Date of Birth	
Place of Birth	
Occupation	
Total number of shares subscribed	
Total par value of shares subscribed	
Total price of subscription	
Amount (to be) borrowed of total subscription	
Lending institution	
Interest rate	
Collateral (to be pledged)	
Repayment terms	

I, _____, being a director and/or officer and/or shareholder of the proposed _____ of _____, Missouri, do hereby certify that the shares of stock in said proposed bank to which I have subscribed are for my own investment and that I do not serve as a straw party in this regard for any other individual, group of individuals, corporation, partnership or entity of any description.

I further certify that I have no plans or intentions to sell or otherwise dispose of said shares of stock and that I have not in the past nor am I presently negotiating for the sale or transfer of said shares of stock of any individual, group of individuals, corporation, partnership or entity of any description.

The above statement is true and correct to the best of my knowledge and belief.

_____
(Signed)