

WELCH STATE BANK



Member F D I C

November 29, 2010

Welch State Bank, along with Regent Bank, is pleased to announce the regulatory approval for the sale and purchase of Regent Bank's South Coffeyville location.

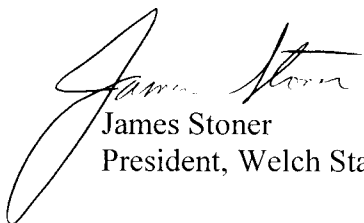
Welch State Bank is excited about expanding into the South Coffeyville community. Welch State Bank has significant experience and knowledge for the market in South Coffeyville and will provide its special brand of community banking.


Though the exact date for the conversion is uncertain, it is expected to occur in the next several weeks. The public will be provided additional information about the conversion once the date has been finalized.

Regulations require bank institutions to provide customers with a 30 day notice of the banks schedule of fees prior to being consummated. Enclosed you will find a copy of the Welch State Bank schedule of fees.

As always, providing high quality of service for your banking needs is of utmost importance to us. Feel free to contact either bank should you have any questions.

Sincerely,


James Stoner
President, Welch State Bank


Sean Kouplen
CEO, Regent Bank