Financial Institution Letter FIL-105-97 October 6, 1997

Mick Thompson Bank Commissioner Frank Keating Governor

STATE OF OKLAHOMA STATE BANKING DEPARTMENT SEPTEMBER 11, 1997

PRESS RELEASE

Mick Thompson, Oklahoma Bank Commissioner, is issuing this alert to Oklahoma financial institutions and a warning to the general public concerning financial transactions involving the "First Americans Trust Company" a/k/a "First Americans" with corporate headquarters in Oklahoma City, and "Apache Tribe General Community Bank of Anadarko." Which claims to be headquartered in Anadarko, Oklahoma. These entities are not chartered by or licensed to do business in the State of Oklahoma. Commissioner Thompson advises financial institutions and the general public to exercise extreme caution when engaging in any transaction involving these entities.

Commissioner Thompson said, "Consumers should be wary of depositing funds with any institution which is not chartered by a recognized regulatory agency, whose deposits are not properly insured by the Federal Deposit Insurance Corporation and whose management is not properly bonded to do such business."