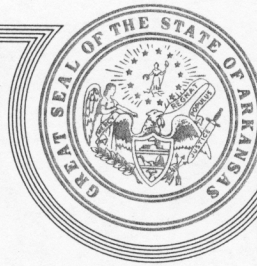


Bunny Adcock
Commissioner



Mike Huckabee
Governor

NOTICE

Notice is hereby given that a Regular Meeting of the State Banking Board is scheduled for Thursday, July 21, 2005. The meeting will be held at 10:00 a.m. in the conference room of the Arkansas State Bank Department, 400 Hardin Road, Suite 100, Little Rock, Arkansas.

The Board will hear the following items of business:

1. An application for a new bank charter to be known as First Southern Bank, located at 1583 St. Louis Street, Batesville, Arkansas;
2. An application to merge Liberty Bank of Arkansas, Siloam Springs, Arkansas, with and into Liberty Bank of Arkansas, Jonesboro, Arkansas;
3. A proposed regulation which would allow applications and other documents to be submitted to the State Bank Department in electronic format;
4. A proposed amendment to Regulation 47-401.2 to repeal a reference to Certificates of Reliance, which use has been repealed by Act 427 of 2005;
5. A proposed amendment to repeal Regulation 47-501.1 regarding the use of Certificates of Reliance, which use had been repealed by Act 427 of 2005; and
6. Any other business, which may properly be brought before the Board

SIGNED THIS 15th day of June 2005.



A handwritten signature in black ink, reading "Robert H. Adcock, Jr.".

Robert H. Adcock, Jr.
Bank Commissioner