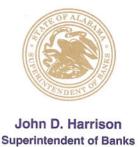


STATE OF ALABAMA STATE BANKING DEPARTMENT



Bob Riley Governor

PUBLIC NOTICE

Due to impending severe weather conditions associated with Hurricane Wilma, several banks in the affected areas may not be able to operate in a safe manner without substantial risk to officers and employees. As provided in Section 5-5A-32 of the Alabama Banking Code, I hereby declare an emergency and authorize all banks within the affected areas to close and remain closed as long as unsafe conditions exist.

Witness my hand and seal of this office this is the 20th day October, 2005.

John D. Harrison

Superintendent of Banks

