



---

Comptroller of the Currency  
Administrator of National Banks

---

Washington, DC 20219

**Corporate Decision #98-24**  
**May 1998**

May 4, 1998

Ms. Terry L. Church  
Post Office Box 736  
Keystone, West Virginia, 24852

Re: Notice of Change in Bank Control involving The First National Bank of Keystone,  
Keystone, West Virginia  
Application Control Number: 98-SE-11-0002

Dear Ms. Church:

The Comptroller of the Currency (OCC) has reviewed and evaluated your Notice of Change in Bank Control, involving The First National Bank of Keystone, Keystone, West Virginia. This notice pertains solely to your control over the bank stock in your capacity as executrix of the estate of J. Knox McConnell. In your Notice, you represented that, following discharge of your duties as executrix, you would retain ownership of less than 10 percent of the stock of the bank. Based upon a thorough review of all information available, including the representations and commitments made in the Notice, this letter is issued to convey our intent not to disapprove the change in control of the bank and is limited to that period of time in which the estate is in probate.

You should notify this Office immediately when your duties as executrix of the estate have been terminated. Depending on the facts and circumstances, should you seek to act as a trustee on behalf of anyone else with respect to stock of the bank, or should you seek to purchase bank stock in your own name or with others, you may need to file a new Change in Bank Control notice under 12 CFR 5.50.

All correspondence regarding this application should reference the application control number. If you have any questions concerning this letter, please contact me at (202) 874-5060, or National Bank Examiner Dennis Oswald at (404) 588-4525.

Ms. Terry L. Church  
Notice of Change in Bank Control  
Page 2

A letter is enclosed requesting your feedback on how we handled your filing. We would appreciate your response so we may improve our service.

Sincerely,

Crystal Maddox  
National Bank Examiner  
Washington-Directed Licensing

enc: Survey

cc: Board of Directors  
First National Bank of Keystone  
Main Street Drawer A  
Keystone, West Virginia 24852