OATH OF DIRECTORS

Of the _____, _____, Iowa.
(Name of Bank) (City)

We, and each of us, having been duly elected directors of the bank named above at the annual shareholders' meeting held on _____, _____, do solemnly swear, and each for himself or herself swears that he or she will diligently, faithfully, and impartially perform the duties imposed by the Code of Iowa and will not knowingly violate or willingly permit to be violated any provision of the law.

NAME AND SIGNATURE OF DIRECTOR SUBSCRIBING TO OATH[1] (Type names below each signature)	COMPLETE ADDRESS OF EACH DIRECTOR	NUMBER OF BANK STOCK SHARES OWNED[2]

STATE OF IOWA

SS:

COUNTY OF _____

On this _____ day of _____, A.D. _____, before me, a Notary Public in and for said county and state, personally appeared the above named persons, to me known to be the persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

_____ _____
My Commission Expires Notary Public

(Notary Seal)

[1] Iowa Code Section 524.701(2) requires the bank's CEO be a member of the Board of Directors. List **ALL** elected directors whether present or not. Submit signed individual *Oath of Director* form for each absent director at the earliest possible date.

[2] Ownership of bank stock is no longer a statutory requirement for director eligibility. This information is furnished for informational purposes only. Some banks' Articles of Incorporation may require stock ownership for directors; and that restriction will remain effective until amended as provided by law.

ADDITIONAL INFORMATION: All directors must be 18 years of age or older and citizens of the United States. A majority of the directors must be citizens of Iowa. All directors must subscribe to the oath before acting as a director.

This form is to be filed with the Superintendent of Banking. Delinquent reporting may result in imposition of penalties of $50 per day. Willful neglect to file the report is a misdemeanor punishable by fine or imprisonment.