

EACH DIRECTOR, WHETHER NEW OR RE-ELECTED, MUST TAKE THIS OATH ANNUALLY

OATH OF DIRECTOR

(Section 81-5-45, Mississippi Code of 1972)

_____, Mississippi, _____, 20_____

To Commissioner, Department of Banking and Consumer Finance, State of Mississippi:

I, _____, whose post office address is _____, Mississippi, hereby certify

I am a stockholder in the _____, located at _____, Mississippi, and so far as the duty devolves on me as a Director, solemnly swear that I will diligently and honestly administer the affairs of said bank and that I will not knowingly violate nor permit to be violated any of the laws governing same, and that I own, in good faith in my right, at least two hundred dollars of the capital stock of said bank; and that the same is not hypothecated or in any way pledged as security for any loan or debt.

My term of office as Director expires _____, 20_____, or until my successor is elected.

Witness my hand this the _____ day of _____ 20_____.

(Signature)

Subscribed and sworn to before me this _____ day of _____, 20_____.

Notary Public

My commission expires: _____ day of _____ 20_____.