



Comptroller of the Currency
Administrator of National Banks

Midwestern District Office
2345 Grand Boulevard, Suite 700
Kansas City, MO 64108

Conditional Approval 596
July 2003

June 11, 2003

Mr. Keith A. Asel
Executive Vice President
Horizon National Bank
256 Tudor Road
Lee's Summit, Missouri 64063

Subject: Branch Application, CAIS Control #2003-MW-05-031
Horizon National Bank, Leawood, Kansas

Dear Mr. Asel:

The Office of the Comptroller of the Currency (OCC) has approved your application to establish a branch at 254 Tudor Road, Lee's Summit, Missouri 64063 subject to the following condition:

Bank will not commence payday lending activities without first providing the Kansas City South Field Office at least sixty (60) days prior written notice of the proposed activity;¹ and (ii) shall obtain from the Supervisory Office, a prior written determination of "no objection" before commencing the activity.

Please be advised that the condition of this approval shall be deemed to be a condition "imposed in writing by the agency in connection with the granting of any application or other request" within the meaning of 12 USC 1818(b)(1).

This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. **This letter also serves as authorization for the bank to establish Branch No. 124961A, to be known as the "Horizon National Bank" at the above-noted address.**

Please notify this office when you open the branch. If the branch is not opened within 18 months from this approval date, the approval automatically terminates, unless the OCC grants an extension.

Mr. Keith A. Asel

¹ If the payday lending activity is the subject of an application filed with the OCC for its prior approval, the OCC does not require notice to the supervisory office.

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In the event you choose to close this branch, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to 12 U.S.C. 1831r-1. Following the closing of the branch office, a final closing notice should be submitted to this office.

This approval, and the activities and communications by OCC employees in connection with the filing, do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the U.S., any agency or entity of the U.S., or any officer or employee of the U.S., and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. The foregoing may not be waived or modified by any employee or agent of the OCC or the U.S.

If you have any questions, please contact me at 816-556-1860.

Sincerely,

/s/ Ellen Tanner Shepherd

Ellen Tanner Shepherd
Licensing Manager