

FIRST STATE BANK OF GOLVA

BUSINESS CONTINUITY PLAN

December 26, 2013

First State Bank of Golva has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our Business Continuity Plan.

Contacting us – If after a significant business disruption you cannot contact us as you usually do, you should call one of our other banks, Beach, 701-872-4444, Golva 701-872-3656, or Medora 701-623-5000.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternative physical location of employees; critical supplier, contractor, bank and counter-party, impact; regulatory reporting; and assuring our customers prompt access to their funds and investments if we are unable to continue our business.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our bank, a single building housing our firm, the business district where our banks located, the city where we are located. The severity of the disruption can also vary from minimal to severe. In a disruption to only our bank or a building housing our bank, we will transfer our operations to one of our other locations. Beach- 123 1st Ave SE Beach, ND 58621, Golva-410 Terrell Ave Golva, ND 58632, Medora – 365 3rd ave Medora, ND 58645. WE will assure our customer's prompt access to their funds and investments.

For more information – If you have questions about our business continuity planning, you can contact us at Beach- 701-872-4444, Golva- 701-872-3656, or Medora- -701-623-5000.