

IN WITNESS WHEREOF, FNB and SCN have caused this Amended Merger Agreement to be executed in counterparts by their duly authorized officers and their corporate seals to be hereunto affixed as of the date first above written, and the directors constituting a majority of the Board of Directors of each such bank have hereunto subscribed their names.

[Signatures omitted]

0
4
3
4

1230-11-2