



September 28, 2004

Christopher Menkin  
American Leasing  
348 Matthew Street  
Santa Clara, CA 95050

Dear Mr. Menkin:

**For Immediate Release**

**First State Bank of Kansas City Kansas announces the formation of a Capital Markets Dept.**

**Dept to specialize in non-rated tax exempt municipal leases and corporate finance.**

**Kansas City, Kansas – Sept. 20, 2004** - First State Bank of Kansas City, Kansas President, David L. Herndon announced today the creation of a capital and investment banking department at First State Bank. This department will specialize in the development of non-rated tax-exempt municipal leases along with advisory services to municipal entities throughout the United States. In addition the Capital Markets department will market to corporations seeking to finance equipment acquisitions utilizing lease financing.

L. Gary Simmons has joined First State Bank as Senior Vice President and will lead the Capital Markets department. Mr. Simmons comes to the bank with over 35 years in the leasing and industrial finance industry. For the past 22 years Mr. Simmons has been involved in Public Finance Industry, specifically the Tax Exempt Leasing market.

Mr. Simmons was one of the principles in the formation of the Association for Municipal Leasing and Finance. The AGLF is an association of banking, investment, and private industry companies that specialize in the municipal market place.

First State Bank is a full-service commercial bank headquartered in Kansas City, Kansas and expects to open a facility in Shawnee, Kansas by the end of this year. First State Bank and its affiliate, Lawrence Bank, Lawrence, Kansas are members of First Bancshares, Inc., Kansas City, Kansas.

For more information, contact Gary Simmons at 913-371-1242 or [gsimmons@fsbkck.com](mailto:gsimmons@fsbkck.com).

We look forward to assisting you. We pride ourselves in developing true partnerships with our clients. Lets us prove it.

Cordially,

Gary Simmons  
Sr. Vice President