

INTERFIRST

INTERFIRST CAPITAL CORPORATION

November 12, 1999

Division of Market Regulation
United States Securities and Exchange Commission
450 5th Street, NW
Washington, DC 20549-1002

COPY

Attn: Y2K Compliance

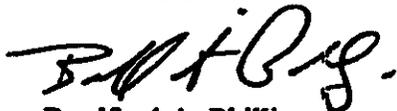
VIA AIRBORNE EXPRESS

Re: InterFirst Capital Corporation ("InterFirst")
SEC File No. 8-22805
CRD File No. 7659
Final Material Disclosure Certificate

Dear Sir or Madam:

Pursuant to Rule 15b7-3T, InterFirst is filing this final certification to inform the Securities and Exchange Commission, NASD Regulation, Inc., and the general public that to the best of my knowledge the firm has successfully upgraded all mission-critical systems and is now Year 2000 compliant.

Very truly yours,



Bradford A. Phillips
President & CEO

C: Charles Huang - NASDR, District 2

Corporate Office

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