

2520032542749

TOP HAT STATEMENT

TO: Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

FROM: EMPLOYER: Elkton Bancorp, Inc.
ADDRESS: P. O. Box 98
Public Square
Elkton, Kentucky 42220
EIN: 61-1071714

RE: Top Hat Statement

Elkton Bancorp, Inc. maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees:

ELKTON BANCORP, INC. PHANTOM STOCK PLAN

There is currently one employee covered under the Plan. The Plan was adopted December 29, 1992. This is the only such plan maintained by Elkton Bancorp, Inc.

ELKTON BANCORP, INC.

Date: March 18, 1993

By:

Gary M. Traugber
Gary M. Traugber
President

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WYATT, TARRANT & COMBS

CITIZENS PLAZA

LOUISVILLE, KENTUCKY 40202

502 589-5235

FAX: 502 589-0309

LEXINGTON FINANCIAL CENTER
LEXINGTON, KENTUCKY 40507

TAYLOR-SCOTT BUILDING
FRANKFORT, KENTUCKY 40602

ELSBY BUILDING
NEW ALBANY, INDIANA 47150

NASHVILLE CITY CENTER, SUITE 1500
NASHVILLE, TENNESSEE 37219

29 MUSIC SQUARE EAST
NASHVILLE, TENNESSEE 37203

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PETER O. KOMBISKI *
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DANIEL B. BROWN *
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DAVID A. SMART
SOLOMON LEE VAN METER
CHRISTOPHER R. FITZPATRICK *
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WILLIAM B. OWBLEY
STEPHEN R. PRICE
RYA L. McDONALD
MICHELLE TURNER *
CORNELIUS E. CORYELL, II
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DENISE ST. CLAIR KAISER
DONALD J. KELLY
JENNIFER LEIGH SAPP
E. SCOTT FRUEHWALD
GAIL C. OPPENHEIMER
JEAN W. BIRD
ANDREW B. CAMPBELL *
WOODROW F. DOWNS
BARBARA WETZEL GERNERT *
BEVERLY J. GLASCOCK
JEFFREY A. HAMILTON
TODD A. HAUSS
JAMES W. LEE
JAMES S. MATHIS *
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DAVID L. RICHERT
MARTHA N. CAYWOOD
DEBORAH T. EVERSOLE

ELIZABETH A. FITZPATRICK
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JOSEPH L. LANDENWICH
WALTER H. NEILSEN *
SCOT D. RAMSEY
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DONNA F. TOWNSEND
JOHN W. WOODARD, JR. *
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JOAN LLOYD COOPER *
SAMUEL A. DAY *
KAREN J. GREENWELL

March 19, 1993

CERTIFIED MAIL -- P 422 478 733
RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210


Re: Elkton Bancorp, Inc. (61-1071714)
Top Hat Plan Exemption Statement

Dear Madam/Sir:

Enclosed, pursuant to 29 CFR §2520.104-23, is a top-hat exemption statement with respect to the above employer.

Sincerely,

WYATT, TARRANT & COMBS


Rita L. McDonald

RLM/cad
Enclosures
I:\MCDON\ELKT-TOP.LTR

cc: Mr. Gary M. Traugher