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U.S. DEPT. OF L.  
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ARMSTRONG TEASDALE LLP

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MISSOURI | KANSAS | ILLINOIS | WASHINGTON, DC | SHANGHAI | SYDNEY

ATTORNEYS AT LAW

June 20, 2002

Top Hat Plan Exemption  
Pension and Welfare Benefits Adm.  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

*(Via Certified Mail #7001 0320 0002 3046 1656)*

**Re: Market Street Bancshares, Inc. ("Market Street")**

Dear Sir:

On behalf of Market Street and pursuant to Reg. § 2520.104-23(a)(1)(b), I provide the following related to Market Street's establishment of a "top-hat" plan:

- a. Employer:  
Market Street Bancshares, Inc.  
Attn: Dianne Friederich  
P.O. Box 10  
McLeansboro, IL 62959
- b. Market Street's Employer Identification Number: 37-1201191
- c. Plan: Market Street Bancshares, Inc. Non-Qualified Deferred Compensation Plan ("Plan")
- d. Purpose: The Plan is an unfunded plan maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensation employees
- e. Number of Plans: 1
- f. Number of Employees: 1

As I understand, this filing will serve to exempt the Plan from the filing and disclosure requirements of Title I of ERISA. As I understand, no subsequent filings will be necessary in the



event Market Street offers Plan participation to other top-hat employees. If either of my understandings are incorrect, please contact me as soon as possible.

Very truly yours,

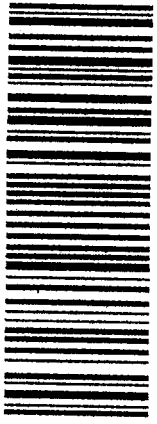
A handwritten signature in black ink that reads "Scott Hunt". The signature is written in a cursive, slightly slanted style.

Scott Hunt

SH/alg

cc: Dianne Friederich

**CERTIFIED MAIL**



7001 0320 0002 3046 1656

**ARMSTRONG TEASDALE LLP**

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