



U.S. DEPT. OF LABOR
PNSA/PUBLIC DISCLOSURE
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April 9, 2002

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

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:
Farmers State Bank of Hartland
P.O. Box 128
601 N. Broadway
Hartland, MN 56042
2. Federal Employer Identification No. (EIN):
41-0250680
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plans were made effective January 25, 2002.
4. There is one participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgement purposes.

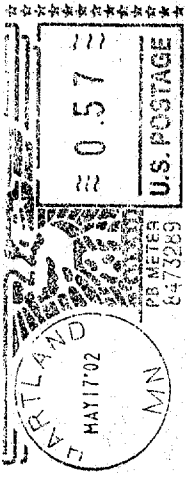
Very truly yours,

Farmers State Bank of Hartland
PO Box 128
601 N. Broadway
Hartland, MN 56042

By: _____
Nancy Skophammer, CEO/President

RS STATE BANK
P.O. Box 128
and, MN 56042

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