

**ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT
FOR NONQUALIFIED DEFERRED COMPENSATION PLANS**

7/11/02: 20

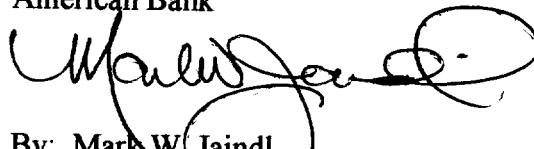
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To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I 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. § 2520.104-23, the following information is provided by the undersigned administrator:

- (1) The name of the employer is: American Bank
- (2) The mailing address of the employer is:
American Bank
Atten: Mark W. Jaendl
4029 West Tilghman Street
Allentown, Pennsylvania 18104
- (3) The Employer Identification Number is: 23-2852733
- (4) The above-named employer maintains plans primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
- (5) Number of Plans and Participants in each plan: American Bank Non-qualified Deferred Compensation Plan for Senior Employees covering nine employees.
- (6) The employer will provide copies of the plan to the Secretary of Labor upon request.

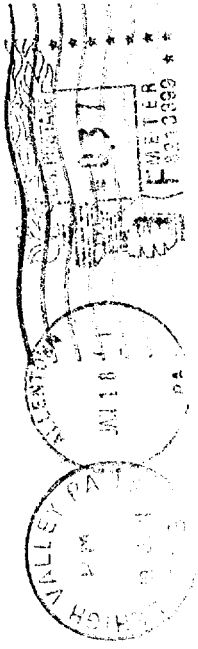
American Bank


By: Mark W. Jaendl
(Plan Administrator)

Dated: January 1, 2003

AmericanBank

4029 West Tiighman Street, Allentown, PA 18104



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

