



U.S. DEPT. OF LABOR  
PUBLIC DISCLOSURE  
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## Marine Bank & Trust Company

August 19, 2002

2520032902180

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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Marine Bank & Trust Company
2. Mailing address of the employer: 571 Beachland Boulevard, Vero Beach, FL 32963
3. Employer's Federal Identification Number (EIN): 65-0644585
4. Number of plans maintained: One
5. Number of participants in each plan: One
6. Date plan was implemented: May 1, 2002

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

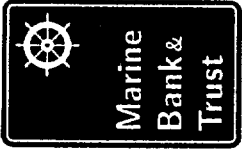
Sincerely,

MARINE BANK & TRUST COMPANY

By: George Slater  
George R. Slater, Plan Administrator

*Chairman of the Board*

GRS:jd



Marine Bank & Trust Company

571 Beachland Boulevard • Vero Beach, Florida 32963

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