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MAIN OFFICE - 35 WILLIAM ST., P.O. BOX 380, LYONS, N.Y. 14489-0380
TEL. 315-946-4871 FAX 315-946-6215

ONE FOCUS . . ONE COMMITMENT . . ONE-TO-ONE SERVICE

02 FEB 25 PM 2:56

January 15, 2002

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

RE: Notice of Plan(s) of Deferred Compensation (Participant Names)

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and a 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:

The Lyons National Bank
35 William Street
Lyons, NY 14489

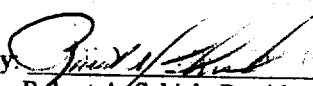
2. Federal Employer Identification No. (EIN): 15-0372430

3. The Employer has adopted additional plans 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 September 12, 2001.

4. There are three (3) participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgement purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

Very truly yours,

By 
Robert A. Schick, President & CEO

Encl:

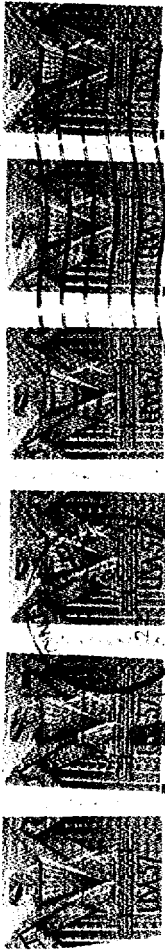
BRANCH OFFICE - CORNER RTE. 31 & RTE. 14, LYONS, N.Y. 14489 TEL. 315-946-4505 FAX 315-946-4026
MACEDON OFFICE - 1503 CANANDAIGUA ROAD, MACEDON, N.Y. 14502 TEL. 315-986-9681 FAX 315-986-9771
NEWARK OFFICE - 750 WEST MILLER ST., NEWARK, N.Y. 14513 TEL. 315-331-0296 FAX 315-331-6847
ONTARIO OFFICE - TOPS PLAZA, CORNER RTE. 104 & FURNACE RD., ONTARIO, N.Y. 14519 TEL. 315-524-9661 FAX 315-524-9365
WOLCOTT OFFICE - 5996 NEW HARTFORD ST., WOLCOTT, N.Y. 14590 TEL. 315-594-6002 FAX 315-594-6594



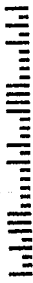
CERTIFIED

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MAIL



RRR
SPD



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Pension and Welfare Benefits Admin.

U.S. Department of Labor

200 Constitution Ave NW, Room N-5644

Washington, DC 20210



21 McGrath Highway Suite 503 Quincy, MA 02169-5351

