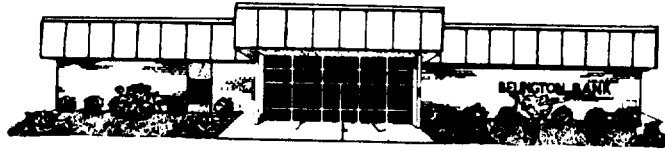


BELINGTON BANK

ELKINS OFFICE
P.O. Box 1635
Rt. 219/250 South
Elkins, W. Va. 26241
(304) 636-2311



BRIDGEPORT OFFICE
P.O. Box 1043
625 W. Main Street
Bridgeport, W. Va. 26330
(304) 842-4424

PHILIPPI OFFICE
P.O. Box 537
124 S. Main Street
Philippi, W. Va. 26416
(304) 457-3000

MEMBER F.D.I.C.

P.O. Box 10, 315 Crim Avenue
Belington, W. Va. 26250
(304) 823-1531

BUCKHANNON OFFICE
P.O. Box 2499
Route 20 South
Buckhannon, W. Va. 26201
(304) 472-7070

January 14, 2002

2520032902888

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

02 MAR -4 PM 12:32
DEPARTMENT OF LABOR
REGULATORY DISCLOSURE

Re: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

This notice is submitted 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 of highly compensated employees. The following information is provided by the employer in accordance with the Department of Labor Regulations, 29 C.F.R. Section 2520. 104-23.

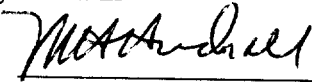
1. Name and Address of Employer:
Belington Bank
P.O. Box 10
Belington, WV 26250
2. Federal Employer Identification Number (EIN):
55-0122185
3. The Employer has adopted a non-qualified defined benefit plan for the purpose of providing a retirement plan to the bank Executives and Board of Directors. The plans were made effective January 1, 2002.
4. There are eight (8) participants in the plan.

Page 2
January 14, 2002

So that we have acknowledgement of the receipt of this filing, please sign and return the enclosed letter to the sender. A stamped self-addressed envelope is enclosed for your convenience.

Very truly yours,

Belington Bank

BY: 

Michael H. Hudnall
President and CEO

I hereby acknowledge receipt of this letter and notice of the plans of Deferred Compensation at Belington Bank.

BY: _____

TITLE: _____

DATE: _____

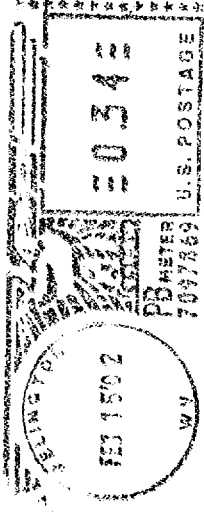
Enclosures

cc: APB Financial Group, Ltd.
cc: File

BELINGTON BANK

BOX 10
BELINGTON, W. VA. 26250

ADDRESS SERVICE REQUESTED



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

20210+0001

