

FIRST NATIONAL BANK *and* TRUST

"Since 1884"

LOGAN PHILLIPSBURG LONG ISLAND
KANSAS

U.S. DEPT. OF LABOR
PUBLIC DISCLOSURE
02 MAR 12 PM 12:00

February 12, 2002

2520032902981

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

Dear Sir or Madam:

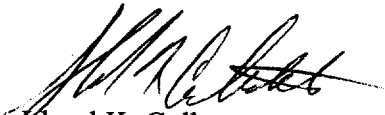
Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of employer: First National Bank and Trust
2. Mailing address of employer: P. O. Box 627, Phillipsburg, KS 67661
3. Employer's Federal Identification Number (EIN): 48-0374465
4. Number of plans maintained: One
5. Number of participants in each plan: One
6. Date plan was implemented: October 28, 2001

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,


Lloyd K. Culbertson
President

