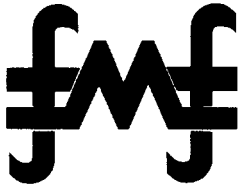


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## FARMERS & MERCHANTS BANK

HUNTERTOWN, IN  
46748-0010

(219) 637-5556  
FAX 637-8529

LaOTTO, IN  
46763-0158

(219) 897-2891  
(219) 637-5546  
FAX 637-5547

CHURUBUSCO, IN  
46723-0224

(219) 693-0308  
FAX 693-0208

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FARMERS & MERCHANTS BANK

February 22, 2002

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 supplemental executive retirement plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of employer: Farmers and Merchants Bank
2. Mailing address of employer: Farmers and Merchants Ban  
P.O. Box 158  
LaOtto, IN 46763
3. Employer's Federal Identification Number (EIN): 35-0303207
4. Number of plans maintained: One
5. Number of participants in each plan: Four
6. Date plan was implemented: February 22, 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,

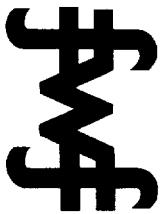
Farmers and Merchants Bank

  
By Montel C. Lepper, President & CEO  
Plan Administrator



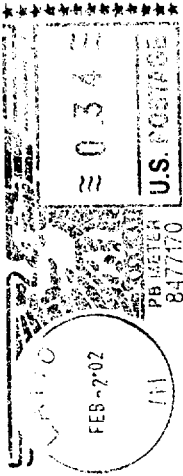
DEDICATED TO COMMUNITY SERVICE SINCE 1914  
WWW.fmtbank.com





**Farmers & Merchants Bank**

213 SOUTH MAIN STREET  
P.O. BOX 158  
LAOTTO, INDIANA 46763



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

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