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SERGEANT BLUFF • SIOUX CITY • SALIX

September 21, 1993

Office of Employee Benefit Security
Labor Management Service Administration
U.S. Department of Labor
Washington, D.C. 20216

RE: Disclosure Requirement - Regulation Section 2520.104-23
Plans maintained for a group of management or highly
compensated employees.

Employer Identification #42-0470700

Employer: Pioneer Bank
202 First Street
P.O. Box 7
Sergeant Bluff, Iowa 51054

The Individual Assurance Company has a plan to supply deferred compensation
benefits for a group of management or highly compensated employees.

Date of Plan: April 3, 1985

Employees Included: James W. Miller
Richard L. Aadland
Patricia J. Roberts
Bruce M. Kolbe
C. Sue Bishop Miller
Theodore Saltzman

Please return a copy of this letter with a receipt verification in the enclosed,
self addressed envelope.

Yours Very Truly,

A handwritten signature in black ink, appearing to read "Richard L. Aadland".

Richard L. Aadland
President & CEO

RLA/dba

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SEP 21 1993
RECEIVED