

Specimen Reporting and Disclosure Statement

Pension and Welfare Benefits Administration
P.O. Box 75212
Washington, DC 20013-5212

Re: Timothy C. Townsend Salary Continuation Plan

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title I, Part I, as provided for an unfunded or insured pension plan for a select group of management or highly compensated employees in D.O.L. Sec. Regulation 2520.104-23 the following information is provided by the undersigned plan administrator:

1) The name of the Employer is:
The Delaware National Bank of Delhi

2) The mailing address of the Employer is:
124-126 main Street
PO Box 508
Delhi NY 13753

3) The Employer's federal identification number (EIN) is:
15-0287160

2008
10
10

4) The number of plans and the number participants in each plan is:

One _____

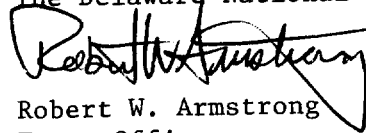
covering One _____. The above-named Employer maintains this plan primarily for the purpose of providing deferred compensation in the form of salary continuation benefits to a select group of management or highly compensated employees.

The Employer will send a copy of all plan documents and agreements to the Secretary, upon request.

Dated: August 17, 1993

The Delaware National Bank of Delhi

By:



Robert W. Armstrong
Trust Officer

Plan Administrator