

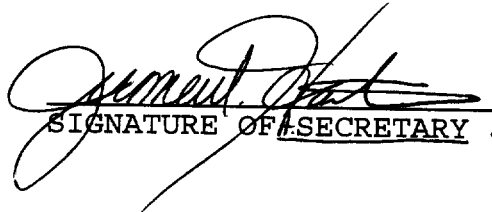
**FILING PURSUANT TO
REGULATION 2520.104-23(b)**

2520040153550

NAME: Harrison Building and Loan Association
ADDRESS: 10490 New Haven Road
Harrison, OH 45013
EI NO.: 31-0311545

The Company now has a non-qualified deferred compensation plan for its Board of Directors. No other such plans are in existence. There are seven participants in the plan.

Under penalties of perjury, I declare that I have examined the above statements, and to the best of my knowledge and belief, it is true, correct and complete.


SIGNATURE OF SECRETARY 4/27/95
DATE