



Mid-Central Federal Savings Bank

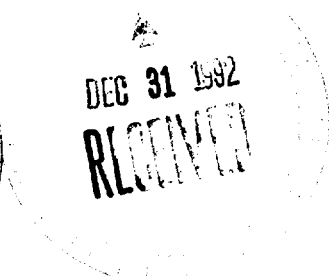
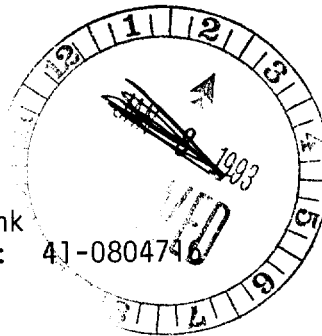
520 SOUTH JEFFERSON STREET • P. O. BOX 152 • WADENA, MINNESOTA 56482
PHONE (218) 631-1414

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December 30, 1992

TOP-HAT PLAN EXEMPTION, PENSION AND
WELFARE BENEFITS ADMINISTRATION
Room N-5644
U. S. Department of Labor
200 Constitution Avenue NW
Washington, D.C. 20216

RE: Mid-Central Federal Savings Bank
Employer Identification Number: 41-0804746



Dear Sir/Madam:

Pursuant to Labor Regulations 2520.104-23, we herewith enclose for filing the required statement in respect to Unfunded or Insured Pension Plans maintained by an Employer for a select group of management or highly compensated employees.

Kindly acknowledge receipt of this filing by signing and returning to our office the copy of this letter enclosed herewith for acknowledgement purposes. A self-addressed stamped envelope is enclosed for your convenience.

MID-CENTRAL FEDERAL SAVINGS BANK

By: Robert D. Iken, Sr.
Robert D. Iken, Sr.
Its: Chief Executive Officer





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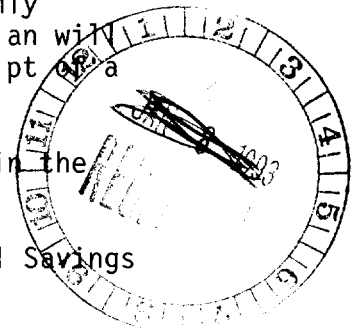
RE: Mid-Central Federal Savings Bank
Employer Identification Number: 41-0804716

Dear Sir/Madam:

Pursuant to the provisions of Department of Labor Regulations 2520.104-23, setting forth an alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for Unfunded or Insured Pension Plans maintained by an Employer for a select group of management or highly compensated employees, please be advised as follows:

1. Mid-Central Federal Savings Bank (Employer Identification Number: 41-0804716), currently maintains one (1) Nonqualified Deferred Compensation Plan (the "Plan") primarily for the purpose of providing Deferred Compensation for a select group of management or highly compensated employees. Copies of the Plan will be provided to the Department upon receipt of a written request.
2. There currently is one (1) participant in the Plan.
3. Plan Administrator: Mid-Central Federal Savings Bank

DEC 31 1992
RECEIVED



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