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Top Hat Plan Exemption  
Pension and Welfare Benefits  
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Room N-5644  
United States Department of Labor  
200 Constitution Avenue, N.W.,  
Washington, DC 20210

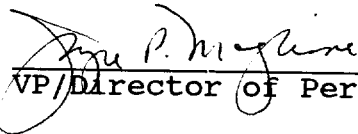
**Re: Tompkins County Trust Company - Supplemental Executive Retirement Plan**

Dear Sirs:

This statement is submitted to comply with the Department of Labor Regulations 2520.104-23 concerning deferred compensation arrangement sponsored by Tompkins County Trust Company.

Tompkins County Trust Company, The Commons, Ithaca, New York 14851, EIN: 15-0470650, maintains a plan primarily for the purpose of providing compensation for a select group of management or highly compensated employees. Tompkins County Trust Company sponsors the above-referenced plan. There is one participant in the plan.

Dated: July 10, 1995

  
VP/Director of Personnel