

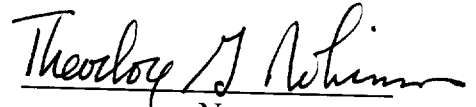
2520040760987

**STATEMENT OF ADOPTION OF UNFUNDED DEFERRED
COMPENSATION PLAN FOR A SELECT GROUP OF
MANAGEMENT OF HIGHLY COMPENSATED EMPLOYEES**

Name of Employer: Nodaway Valley Bank
Address of Employer: Third and Main Streets
Maryville, Missouri 64468
Employer Identification No.: 43-1302908

Declaration of Plan: On September 20, 1995, the Employer adopted the Nodaway Valley Bank Supplemental Executive Retirement Plan. This plan provides for deferred compensation for a select group of management or highly compensated employees through separate deferred compensation agreements entered into with employees. As of October 1, 1995, two employees will participate in this plan.

Date: September 22, 1995


Name

Theodore G. Robinson

President Title

RECEIVED
SEP 27 1995
THEODORE G. ROBINSON

**NODAWAY
VALLEY BANK**

THIRD & MAIN, MARYVILLE, MISSOURI 64468, TELEPHONE: 816-562-3232
FAX NUMBER: 816-562-2079

SINCE 1868

September 22, 1995

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue N. W.
Washington, D. C. 20001

Ladies and Gentlemen:

Enclosed for filing pursuant to Department of Labor Regulation 2520.104-23 is a Statement of Adoption of Unfunded Deferred Compensation Plan for a Select Group of Management or Highly Compensated Employees.

The enclosed Statement is being filed within 120 days of the adoption of the plan.

Sincerely,



Theodore G. Robinson
President

TGR:krs

Enc.