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THE CANANDAIGUA NATIONAL BANK
AND TRUST COMPANY

72 SOUTH MAIN STREET
CANANDAIGUA, N. Y. 14424

GEORGE W. HAMLIN, IV
PRESIDENT

(716) 394-4260
FAX (716) 396-1355

July 1, 1994

Top Hat Plan Exemption
Pension and Welfare Benefits
Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Supplemental Employees' Investment Plan for
Highly Compensated Employees of The Canandaigua
National Bank and Trust Company
Employer Identification Number: 16-0373410

Gentlemen:

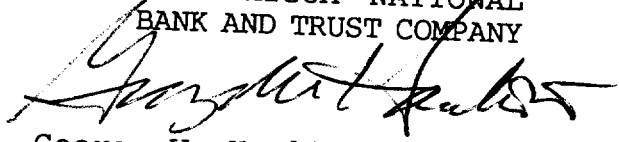
This document constitutes the statement required by
29 C.F.R. §2520.104-23 (a) (1) to be filed with the Secretary of
Labor in respect to a nonqualified deferred compensation plan
maintained by The Canandaigua National Bank and Trust Company.

This employer currently maintains the above-named nonqualified
deferred compensation plan for employees who are members of a
select group of management or who are highly compensated.

Four employees currently participate in the plan.

Very truly yours,

THE CANANDAIGUA NATIONAL
BANK AND TRUST COMPANY


George W. Hamlin, IV
President

GWH:jmb
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