



March 31, 2003

2520040762447

Top Hat Plan Exemption
Pension & Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: Northpointe Bank - Deferred Compensation Plan

Ladies and Gentlemen:

We maintain a non-qualified deferred compensation plan for a select group of our management employees. This letter is intended to comply with the requirements of DOL Regulations §2520.104-23, which provides an alternate method of compliance with the reporting and disclosure requirements of ERISA for plans of this nature.

The information required by the regulation is as follows:

1. The name, address and employer ID number of the employer are as follows:


Northpointe Bank
770 Kenmoor S.E., Suite 201
Grand Rapids, MI 49546
EIN NO. 38-3448372

2. We maintain a plan or plans for the purpose of providing deferred compensation for a select group of management employees.
3. The plan covers seven (7) employees as of the date of this letter.
4. We will provide copies of plan documents to the Secretary of Labor upon request.

Very truly yours,

Randall J. Ferris
Executive Vice President & Corporate Secretary

cc: Varnum, Riddering, Schmidt & Howlett
Attention: Donald L. Johnson

 Northpointe Bank
P.O. Box 68330
Grand Rapids, MI 49516-8330



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