

October 6, 2003

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

030515 10:12:07

2520040763920

Re: Albany Bank and Trust Company, N.A. Deferred Compensation Plan

Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the Albany Bank Company, N.A. Deferred Compensation Plan (the "Plan"), the undersigned intends to utilize the alternative form of compliance with reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974 ("ERISA"), which alternative form of compliance is provided in the aforesaid Regulations Section.

Pursuant to Regulations Section 2520.104-23(b), the following information is provided:

1. Sponsor Name: Albany Bank Trust Company, N.A.
2. Sponsor's Employer Identification Number: 36-2245476
3. Sponsor hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees.
4. The Sponsor hereby states that it maintains only this Plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees, and the number of participants in the Plan as follows:
 - (a) Albany Bank and Trust Company, N.A.: 5

Pursuant to the regulations section 2520.104-23(B) (2), The Employer will provide documents, if any, to the Secretary of Labor upon request as required by Section 104(a) (1) of ERISA.

Very truly yours,


ALBANY BANK & TRUST CO., N.A.

ALBANY BANK & TRUST COMPANY, N.A.

Main Bank: 3400 West Lawrence Avenue - Chicago, Illinois 60625 - 773.267.7300 - Fax: 773.267.7337
Branch Office: 3411 West Irving Park Road - Chicago, Illinois 60618 - 773.267.7300 - Fax: 773.267.9689
Branch Office: 4100 West Lawrence Avenue - Chicago, Illinois 60630 - 773.267.7300 - Fax: 773.286.0622
Branch Office: 7515 Skokie Boulevard - Skokie, Illinois 60077 - 847.677.2522 - Fax: 847.677.7599

www.albanybank.com

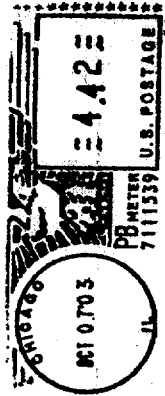
ALBANY BANK & TRUST COMPANY N
3400 W. LAWRENCE AVE., CHICAGO, IL 606

ALBANY

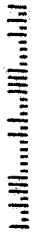
RETURN SERVICE REQUESTED



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE
CERTIFIED MAIL™



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RETURN RECEIPT REQUESTED