

The Pineries Bank

November 5, 2003

CERTIFIED MAIL-RETURN RECEIPT REQUESTED

2520040764245

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

RE: Alternative Reporting and Disclosure Statement

Dear Sir/Madam:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974, as amended, for unfunded or insured pension plans for a select group of management or highly compensated employees, as specified in Department of Labor Regulations, 29 C.F.R. §2520.104-23, the following information is provided by the undersigned employer:

Name and Address of Employer: The Pineries Bank
3601 Main St
Stevens Point, WI 54481

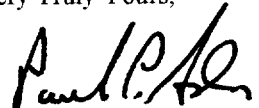
Employer Identification Number: 390 456 670

Number of Unfunded Deferred Compensation
Plans Maintained by Employer Covered by
this Statement: Two

Number of Employees Initially in Plan: One in each Plan, for a total of two
employees

The Pineries Bank maintains the plan primarily for the purpose of providing deferred compensation for a select group of key or highly compensated employees. A copy of the plan will be provided to the Secretary of Labor upon request.

Very Truly Yours,



Paul C. Adamski
President and Chief Executive Officer

STEVENS POINT

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MATTOON

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