



FORT MORGAN STATE BANK

"Your Well of Resources"

P. O. BOX 1040
FORT MORGAN, COLORADO 80701

03 AUG -6 AM 10:14

July 22, 2003

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. 20210

2520040764598

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified deferred compensation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Fort Morgan State Bank
2. Mailing address of the employer: 520 Sherman St., Fort Morgan, CO 80701
3. Employer's Federal Identification Number (EIN): 84-0882445
4. Number of plans maintained: One
5. Number of participants in each plan: One
6. Date plan was implemented: October 2002

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us at (970) 867-3319 if you have any questions on any of the above information.

Sincerely,

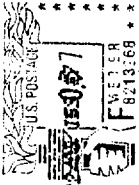
By: Rose A. Anderson
Rose A. Anderson, Cashier
Plan Administrator

RAA/lm

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