



WHITESVILLE STATE BANK

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

P.O. BOX 68

WHITESVILLE, WEST VIRGINIA 25209-0068

PHONE: 304/854-1271 OR 304-949-1861

ROBERT L. MILAM
President

COMFORT BRANCH
304/837-3366

CRAB ORCHARD BRANCH
304/253-8639
November 13, 1997

GLEN DANIEL BRANCH
304/934-5324

2520040183344

Office of Employee Benefits Security
Labor-Management Services Administration
U. S. Department of Labor
Washington, DC 20216

Re: Employer: Whitesville State Bank
Employer Identification Number: 55-0329195
Bank Address: 720 Main Street, Whitesville WV 25209

To Whom It May Concern:

This document constitutes the statement required by 29 C.F.R. Section 2520.104-23 (a)(1) to be filed with the Secretary of Labor in respect to non-qualified deferred compensation plans maintained by the above employer.

The employer maintains a non-qualified welfare benefit plan for executives/directors who are members of a select group of management or who are highly compensated.

There are ten participants in the plan. The Plan Administrator will be Robert L. Milam our President.

Sincerely,

By Bank President

2520040183344



The Benefit Marketing Group, Inc.

1100 Circle 75 Parkway, Suite 320
Atlanta, Georgia 30339



WASHINGTON, DC PD&C 155#2 05 50 02/26/92

Office of Employee Benefits Security
Labor-Management Services Administration
U.S. Department of Labor
Washington, DC 20216

XXXXXXXXXXXXXXXXXXXX