



2520040183352

Citizens state bank and trust

February 27, 1998

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

67111111 6-11-1995

Dear Sir or Madam:

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

1. Name of employer: Citizens State Bank and Trust
2. Mailing address of the employer: P. O. Box 26, Fort Atkinson, Wi 53538
3. Employer's Federal Identification Number (EIN): 39-0210180
4. Number of plans maintained: One
5. Number of participants in each plan: Two
6. Date plan was implemented: January 12, 1998

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

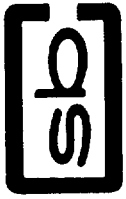
Please contact us if you have any questions on any of the above information.

Sincerely,

CITIZENS STATE BANK AND TRUST

By:

Deke Dullere
Plan Administrator



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