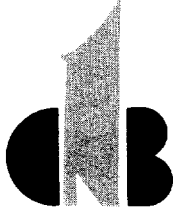


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The First Central National Bank

103 S. Springfield Street * P.O. Box 730 * St. Paris, Ohio 43072 * AC 513/663-4186

JAMES R. BURROUGHS
President

August 11, 1997

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

RE: Employer: The First Central National Bank
 Employer Identification Number: 34-4345690
 Bank Address: P.O. Box 730
 103 S. Springfield St.
 St. Paris, Ohio 43072

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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 member of a select group of management or who are highly compensated. There are four (4) participants in the plan. The Plan Administrator will be James R. Burroughs, our president.

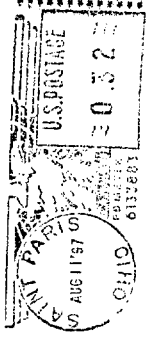
Sincerely,


James R. Burroughs



The First Central National Bank

P. O. Box 730
St. Paris, Ohio 43072-0730



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

