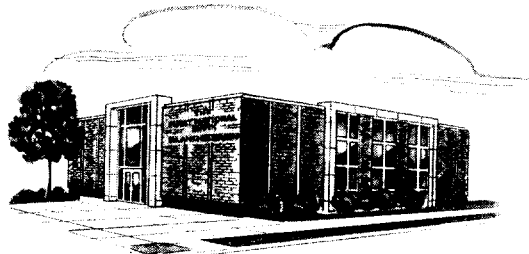


THE FIRST
National Bank



POST OFFICE BOX 127 • BLANCHESTER, OHIO 45107

February 11, 2000

2520042391686

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

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 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

The First National Bank of Blanchester
121 E. Main Street
Blanchester, Ohio 45107

2. Federal Employer Identification No. (EIN):

31-0218080

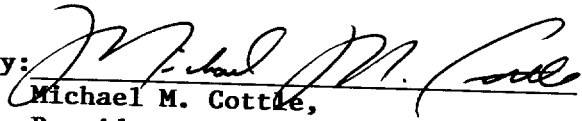
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective February 2, 2000.

4. There is 1 participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

Very truly yours,

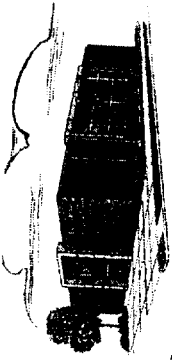
The First National Bank of Blanchester

By: 
Michael M. Cottle,
President and Chief Executive Officer

Enclosures

THE FIRST
National Bank

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