

February 7, 2000

Top Hat Plan Exemption  
 Pension and Welfare Benefits Administration  
 Room N-5644  
 U. S. Department of Labor  
 220 Constitution Avenue N.W.  
 Washington, D.C. 20210



Dear Sir or Madam:

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

1. Name of employer: First Federal Savings & Loan
2. Mailing address of the employer: P. O. Box 956, Galion, OH 44833-1909
3. Employer's Federal Identification Number (EIN): 34-4239952
4. Number of plans maintained: Two
5. Number of participants in each plan: Incentive Retirement Plan = Three  
 Deferred Compensation Plan = Six
6. Date plan was implemented: 12-21-99

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,

First Federal Savings & Loan

By: \_\_\_\_\_

Plan Administrator

Thomas L. Moore, President

140 North Columbus Street  
 Galion, Ohio 44833

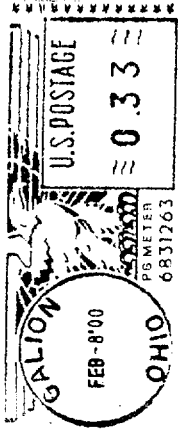
1495 Lexington Avenue  
 Mansfield, Ohio 44907

70 North Main Street  
 Mt. Gilead, Ohio 43338

901 Bucyrus Road  
 Galion, Ohio 44833

1728 W. Fourth Street  
 Mansfield, Ohio 44906

200 Mansfield Ave.  
 Shelby, Ohio 44875



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