

2520042392626

STATEMENT TO COMPLY
WITH PART 1 OF TITLE I OF ERISA

This statement is being filed pursuant to 29 CFR §2520.104-23 for the Cornerstone Bank Deferred Compensation Plan (the "Plan"). The Plan is maintained by Cornerstone Bank (the "Employer") primarily for the purpose of providing deferred compensation for a select group of management or highly-compensated employees. The Employer maintains no other plan which provides such benefits to a select group of employees. Benefits from the Plan are paid as needed from the general assets of the Employer. Other relevant information concerning the Plan is as follows:

Employer - Cornerstone Bank
28 East Main Street
Springfield, Ohio 45502-1306

Employer Identification No. - 31-0452715

No. of Employees in Plan - 11

All relevant documents governing the Plan will be provided to the Department of Labor upon request.

Vorys, Sater, Seymour and Pease LLP

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Writer's Direct Dial Number

June 1, 1998

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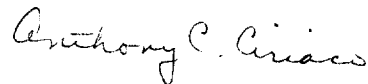
Top Hat Plan Exemption
Pension and Welfare Benefits
Administration
Room N5644
U. S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D. C. 20210

Re: Cornerstone Bank Deferred Compensation Bank

Dear Sir or Madam:

Enclosed please find a statement to comply with the reporting and disclosure requirements of 29 CFR §2520.104-23 for the Cornerstone Bank Deferred Compensation Plan. If you have any questions concerning this matter, please call me.

Very truly yours,



Anthony C. Ciriaco

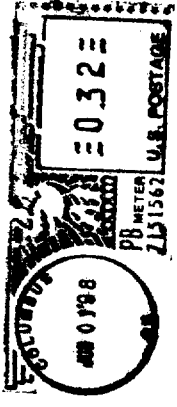
ACC/mih

Enclosure

cc: Mr. John T. Heckman (w/encl.)
06/01/98 - 8117948.01

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73 Bank City Street
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A. C. CIRIAGO



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