



**Sterling federal
Bank**

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110 East Fourth Street
Sterling, Illinois 61081
Fax: (815) 626-6921
(815) 626-0614

September 29, 1998

Curtis D. Dahlgren
President

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

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 the employer: Sterling Federal Bank
2. Mailing address of the employer: 110 E. 4th Street, Sterling, IL 61081-0617
3. Employer's Federal Identification Number (EIN): 36-1824695
4. Number of plans maintained: One
5. Number of participants in each plan: two
6. Date plan was implemented: May 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,

STERLING FEDERAL BANK

Curtis D. Dahlgren
President

CDD:krl



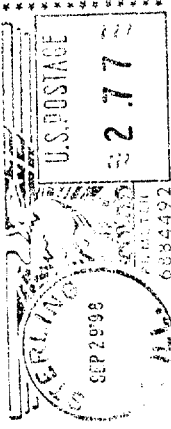
**Sterling Federal
Bank**

110 E. FOURTH STREET STERLING, ILLINOIS 61081

CERTIFIED

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MAIL



**TOP HAT PLAN EXEMPTION
PENSION AND WELFARE BENEFITS ADMINISTRATION
ROOM N-5644
US DEPT OF LABOR
200 CONSTITUTION AVENUE NW
WASHINGTON DC 20210**

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