

CITIZENS

DEPARTMENT OF LABOR
REGULATION SUBJECT GROUP
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January 11, 2002

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Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 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 salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Citizens Community Bank
2. Mailing address of the employer: P.O. Box 157, Mascoutah, IL 62258
3. Employer's Federal Identification Number (EIN): 37-1301157
4. Number of plans maintained: One
5. Number of participants in each plan: Eight
6. Date plan was implemented: September 21, 2001

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,

Citizens Community Bank

By: _____

Plan Administrator

9 East Main Street • P.O. Box 157
MASCOUTAH, IL 62258
Phone: (618) 566-8800
Fax: (618) 566-2827

620 North State Street • P.O. Box 40
FREEBURG, IL 62243
Phone: (618) 539-4704
Fax: (618) 539-4791

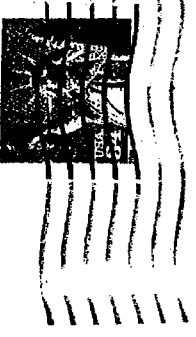
311 South State Street
FREEBURG, IL 62243
Phone: (618) 539-5878
Fax: (618) 539-6194

704 New Baldwin Road
NEW ATHENS, IL 62264
Phone: (618) 475-3297
Fax: (618) 475-3298



CITIZENS
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