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Area Code 970  
265-2555

SECRETARY OF LABOR  
Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U. S. Department of Labor  
200 Constitution Avenue NW  
Washington, DC 20010

September 17, 1998

RE: Reporting and Disclosure Requirements-Part I of Title I of ERISA for Retirement Plan maintained for a select group of management employees as outlined in Re. Sec. 2520.104-23.

Name of Bank: THE FIRST NATIONAL BANK OF FLEMING

Address of Bank: 201 N. Logan, P. O. Box 408, Fleming, CO 80728

Federal Tax Number: 84-0203927

Date Plan Was Adopted: July 24, 1998

Declaration: The employer maintains one plan primarily to provide deferred compensation to a select group of management employees.

Effective Date of Plan: July 24, 1998      Number of Covered Employees: 2

Please confirm receipt of this declaration by returning a copy in the enclosed, self-addressed envelope.

Sincerely,

Paul W. Wernsman, President

