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GARY C. SMITH  
PRESIDENT AND CEO

150 DANBURY ROAD  
PO BOX 2050  
RIDGEFIELD, CT 06877-0950

203 438-6518

November 11, 1998

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 and Madam,

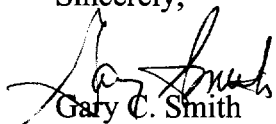
Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified Salary Continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the Employer: Ridgefield Bank
2. Mailing address of the employer: P.O. Box 2050, Ridgefield, CT 06877-4610
3. Employer's Federal Identification Number (EIN): 060510330
4. Number of plans maintained: One
5. Number of participants in each plan: Two
6. Date plan was implemented: July 15, 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,



Gary C. Smith  
President and CEO

GCS:db

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