

Cayuga Lake National Bank  
P.O. Box 512  
Union Springs, New York 13160

2520042393763

Date: 11-3-98

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**

Top Hat Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
United States Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

Gentlemen:

To comply with the alternative reporting and disclosure method provided under Labor Regulations §2520.104-23, this is to inform you of the adoption of plans maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Benefits under these plans are paid solely from the general assets of the undersigned.

The name and address of the employer maintaining the plan is:

Cayuga Lake National Bank  
P.O. Box 512  
Union Springs, New York 13160

The employer's EIN is: 150235708

The number of plans so maintained is: 3

The names of the plans are:

1. Cayuga Lake National Bank Salary Continuation Plan for G. William Ryan
2. Cayuga Lake National Bank Death Benefit Plan for G. William Ryan
3. Cayuga Lake National Bank Excess Benefit Plan for G. William Ryan

The number of employees participating in each plan is One

Very truly yours,

Cayuga Lake National Bank

By: G. William Ryan  
G. William Ryan, President

SCOLARO, SHULMAN, COHEN, LAWLER & BURSTEIN, P.C.  
ATTORNEYS AND COUNSELORS AT LAW  
90 PRESIDENTIAL PLAZA  
CORNER OF TOWNSEND AND HARRISON STREETS  
SYRACUSE, NEW YORK 13202

Place return over top of envelope  
the right of the return add

**CERTIFIED**

Z 466 370 046

**MAIL**

Top Hat Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
United States Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

**RETURN RECEIPT  
REQUESTED**

