

2520042394804

The Juniata Valley Bank

Mifflintown, Pennsylvania 17059

P O BOX 66
TELEPHONE (717) 436-8211

October 2, 1997

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
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: The Juniata Valley Bank
2. Mailing address of the employer: P O Box 66, Mifflintown, PA 17059
3. Employer's Federal Identification Number (EIN): 23-0741266
4. Number of plans maintained: One
5. Number of participants in each plan: Twelve
6. Date plan was implemented: August 20, 1997

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,

The Juniata Valley Bank

By: 

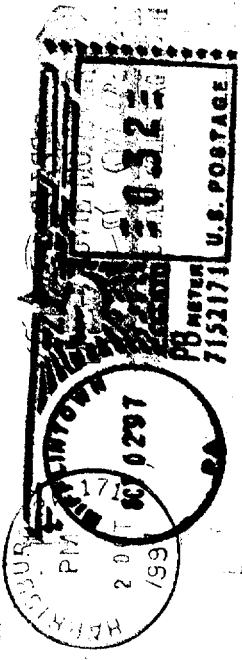
Plan Administrator

DELIVERED

The Juniata Valley Bank

P. O. Box 66
Mifflintown, Pennsylvania 17059-0066

ADDRESS CORRECTION REQUESTED



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

