

# CAPON VALLEY *Bank*

"A Highlands Bank"

November 30, 1998

Top Hat Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue NW  
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 and Title 1 of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management of highly compensated employees, specified in Department of Labor regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:  
  
Capon Valley Bank  
P.O. Box 119  
Wardensville, WV 26851
2. Federal Employer Identification Number (EIN):  
  
55-0136805
3. The Employer has adopted a plan of deferred compensations primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plans were made effective in 1998.
4. There are four (4) participants in the plan.

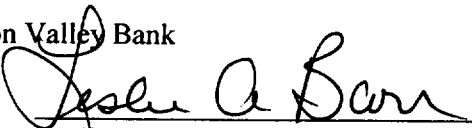
Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

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Very truly yours,

Capon Valley Bank

BY:



Leslie A. Barr  
President and CEO

I acknowledge receipt of this letter and notice of plans of Deferred Compensation.

BY: \_\_\_\_\_

TITLE: \_\_\_\_\_

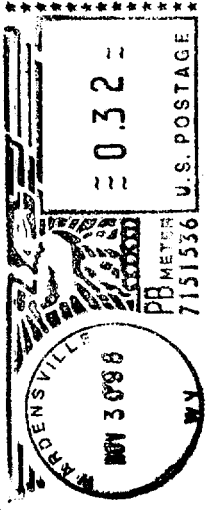
DATE: \_\_\_\_\_

Enclosures

cc: APB Financial Group, Ltd.  
cc: File

**CAPON VALLEY** *Bank*

PO BOX 119  
WARDENSVILLE WV 26851-0119



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