



THE BRADFORD NATIONAL BANK

Your Hometown Community Bank Since 1867

GREENVILLE, ILLINOIS

2520043381525

April 19, 2004

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 or Madam:

Pursuant to Department of Labor Regulation 2520.104 23, the following information is being provided regarding a nonqualified Deferred Incentive Award Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of employer: The Bradford National Bank of Greenville
2. Mailing address of the employer: 100 East College Avenue, Greenville, IL 62246
3. Employer's Federal Identification Number (EIN): 37-0188390
4. Number of plans maintained: 1
5. Number of participants: 5
6. Date plan was implemented: January 1, 2004

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.

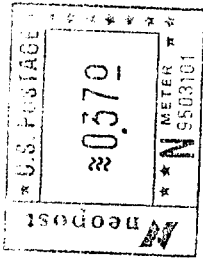
Sincerely,

The Bradford National Bank of Greenville

By

Plan Administrator

BB Since 1867
Bradford National Bank
Greenville - Highland - Marine
100 E. COLLEGE
P.O. BOX 279
GREENVILLE, IL 62246



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