

First State Bank & Trust Company

P.O. Box 549 • Fremont, NE 68026-0549 • 402-721-2500 • Fax 402-727-0208 • www.firststatebankandtrust.com

August 11, 2004

2520043381552

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 Salary Continuation Plan sponsored by our organization for a select group of management or highly compensated employees.

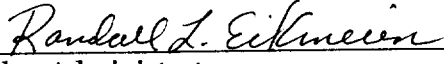
1. Name of the employer: First State Bank
2. Mailing address of the employer: 1005 East 23rd Street, Fremont, NE 68025
3. Employer's Federal Identification Number (EIN): 47-0423910
4. Number of plans maintained: 1
5. Number of participants: 7
6. Date plan was implemented: April 19, 2004

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,

First State Bank

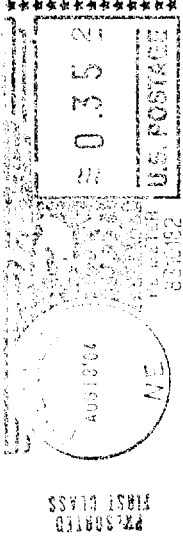
By: 
Plan Administrator

Banking With Us is an Investment in Fremont

First State Bank
& Trust Company

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RETURN SERVICE REQUESTED



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