



THE BANK OF KREMLIN

August 23, 2004

2520043381609

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: The Bank of Kremlin
2. Mailing address of the employer: 102 Sixth Street, Kremlin, OK 73753
3. Employer's Federal ID # (EIN): 73-0138530
4. Number of plans maintained: 1
5. Number of participants: 5
6. Date plan was implemented: 08/13/04

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 Bank of Kremlin

By: 

Plan Administrator



THE BANK OF KREMLIN
P.O. BOX 197
KREMLIN, OKLAHOMA 73753-0197

ADDRESS SERVICE REQUESTED



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