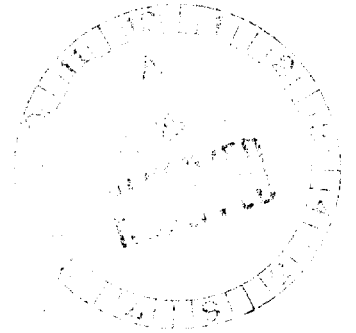


December 30, 1992

Top Hat Plan Exemption
 Plan 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 Regulations, 29 C.F.R. 2520.104-23, under Section 110 of Title I of the Employee Retirement Income Security Act of 1974, First National Bank of Winnebago provides the following information in compliance with the alternative method of reporting and disclosure for unfunded plans maintained for a select group of management or highly compensated employees.

1. Name and address of Employer:

First National Bank of Winnebago
1 Main Street So.
Winnebago, MN 56098

2. Employer Identification Number:

41-0155645

29839

3. First National Bank of Winnebago maintains plans primarily to provide deferred compensation benefits for a select group of management or highly compensated employees.

4. Number of such Plans and number of Participants in each Plan:

<u>Number of Plans</u>	<u>Number of Participants in Each Plan</u>
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First National Bank of Winnebago
 Plan Administrator

By Dudley Krause pres



WOLF ETTER AND CO.
 A PROFESSIONAL ASSOCIATION
 CERTIFIED PUBLIC ACCOUNTANTS

Member AICPA Private Practice Section

John J. Wolf CPA

Robert L. Etter CPA

Lyndon E. Opsal (1938-1986) CPA

Neal H. Lund CPA

Joseph L. Willaert CPA

Gerald W. Hicks II CPA

Richard J. Osborne CPA

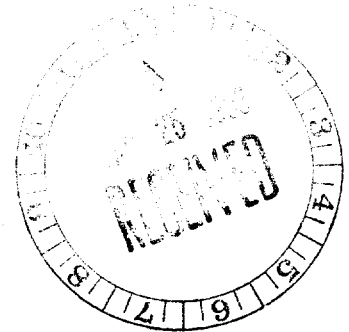
Linda M. Koerselman CPA

Richard C. Kelsey CPA

December 29, 1992

Plan and Welfare Benefit Administration
 P.O. Box 75212
 Washington, DC 20013-5212

RE: Top Hat Plan Amnesty Program
 First National Bank of Winnebago
 1 West Main So.
 Winnebago, MN 56098
 EIN: 41-0155645



The above-named top hat plan administrator hereby files the attached notice and \$ 1,000 check under the Department of Labor's Amnesty Program.

Charles R. Christiansen CPA

John C. Fischer CPA

Daniel J. Gahler CPA

Daniel J. Goettl CPA

Melissa L. Grams CPA

Kenneth A. Gronewold CPA

Brent A. Halverson CPA

Michael R. Juni CPA

Wendy L. Miller CPA

Terry R. Peterson CPA

Bruce G. Richter CPA

Thomas R. Salsbery CPA

Dennis R. Schuetz CPA

Lynn M. Schultz CPA

Sandra A. Sukalski CPA

Kevin D. Whitaker CPA

Please process the notice as required and update your records to indicate retroactive compliance with the reporting and disclosure requirements of ERISA. This negates the need for filing past and future Form 5500's for its top hat plan and removes any potential unfiled or late filed penalties associated with the Form 5500's.

If you have any questions, please contact the plan administrator or myself.

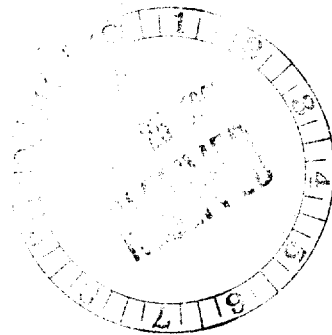
Sincerely,

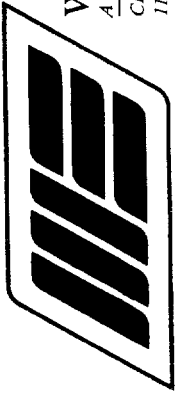
WOLF ETTER AND CO.
 A Professional Association
 Certified Public Accountants

Linda M. Koerselman, CPA

LMK/amh

29839





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A PROFESSIONAL ASSOCIATION

CERTIFIED PUBLIC ACCOUNTANTS

1120 SOUTH AVENUE • P.O. BOX 1937

• NORTH MANKATO, MN 56002-1937

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19 13 01/04/93

Plan and Welfare Benefit Administration
P. O. Box 75212
Washington, DC 20013-5212

