

2520043385138



201 West Clark Street  
P.O. Box 137  
Spencer, WI 54479-0137  
Phone: (715) 659-2430  
FAX (715) 659-5455

907 North Central Avenue  
P.O. Box 730  
Marshfield, WI 54449-0730  
Phone: (715) 384-4005  
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January 13, 2005

Top Hat Exemption  
Pension and Welfare Benefits Administration  
Room N-1513  
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 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or 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:

Heritage Bank  
201 West Clark Street  
PO Box 137  
Spencer, WI 54479-0137

2. Federal Employer Identification No. (EIN): 39-0626650

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective October 29, 2004.

4. There are 2 participants in the plan.

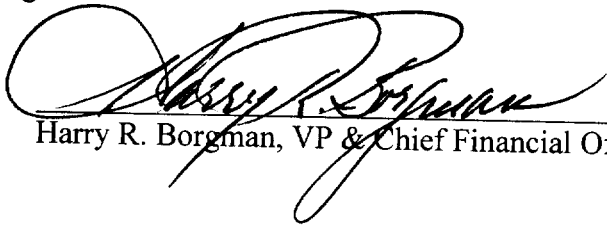
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Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

Heritage Bank

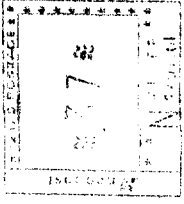
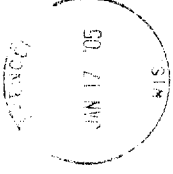
By:

A handwritten signature in black ink, appearing to read "Harry R. Borgman", written over a horizontal line.

Harry R. Borgman, VP & Chief Financial Officer



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