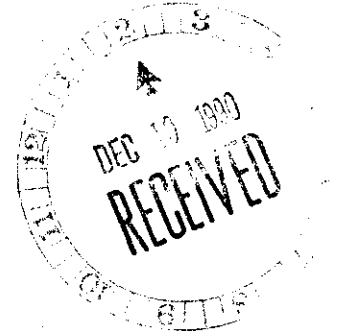




First National BANK
and TRUST Company

P.O. Box 147 • MINDEN, NEBRASKA 68959 • 308-832-2030

November 30, 1990



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

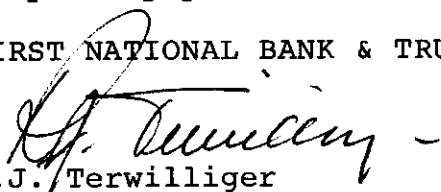
RE: Deferred Compensation Plan

This is a statement issued in compliance with §2520.104-23 of the ERISA regulations. This statement is provided in connection with a Deferred Compensation Agreement entered into between the undersigned as employer and employer's President. The following set forth the information required by the regulations:

1. The employer's name and address is First National Bank & Trust Co. of Minden, 315 E. 4th St., Minden, Nebraska 68959.
2. The employer's tax identification number is 47-0240961.
3. The employer maintains a plan primarily for the purpose of providing deferred compensation for a select, highly-compensated management employee.
4. The employer has one such plan and it applies to one employee.

Very truly yours,

FIRST NATIONAL BANK & TRUST CO. OF MINDEN


R.J. Terwilliger
President

cc: Robert J. Routh