

2520005097197

Laona State Bank

April 22, 2004

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N5644
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: Laona State Bank
2. Mailing address of the employer: 5308 Beech St., Laona, WI 54541
3. Employer's Federal Identification Number (EIN): 39-0420510
4. Number of plans maintained: 1
5. Number of participants: 3
6. Date plan was implemented: 4/22/04

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,

Laona State Bank

By:

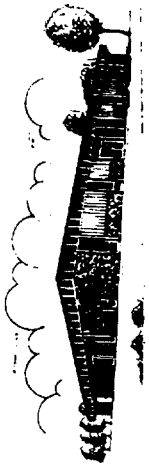
Jerry Bonie
Plan Administrator

MAIN OFFICE

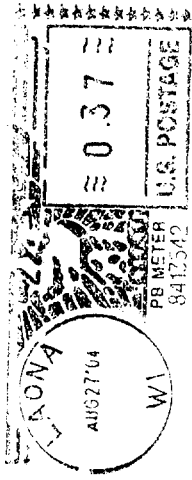
P.O. Box 128 • Laona, WI 54541-0128 • Telephone: 715-674-2551

BRANCH OFFICE

Pioneer Plaza • P.O. Box 395 • Crandon, WI 54520-0395 • Telephone: 715-478-5800



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P.O. Box 128 • LAONA, WISCONSIN 54541



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