

2520005097312



1201 Eighth Avenue
PO Box 1965
Altoona, PA 16603
Telephone 814-944-0843

HOLLIDAYSBURG OFFICE
322 Allegheny Street
Hollidaysburg, PA 16648
Telephone 814-695-7551

March 18, 2005

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 Trustee Deferred Fee Plan and Supplemental Executive Retirement Plan and Supplemental Life Insurance Plan sponsored by our organization for a select group of management or highly compensated employees.

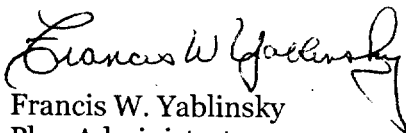
1. Name of the employer: Investment Savings Bank
2. Mailing address of the employer: 1201 Eighth Avenue, Altoona, PA 16602
3. Employer's Federal Identification Number (EIN): 23-0725565
4. Number of plans maintained: 1
5. Number of participants: 4
6. Date plan was implemented: 8/1/04

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,

Investment Savings Bank


Francis W. Yablinsky
Plan Administrator

ISB
Investment
Savings Bank
1201 Eighth Avenue
P.O. Box 1965
Altoona, PA 16603-1965

Address Service Requested

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