



## Davis Wright Tremaine LLP

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March 31, 2005

VIA CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

Top Hat Exemption  
Employee Benefits Security Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C., 20210

Re: Olympia Federal Savings & Loan Association –  
Annual Incentive Compensation Plan

To Whom It May Concern:

Pursuant to ERISA Labor Regulation § 2520.104-23, this letter serves as a notice to the Department of Labor that Olympia Federal Savings & Loan Association (the “Employer”) sponsors an employee benefit plan for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Benefits from the plan are either: (a) paid from the general assets of the Employer and/or from a grantor trust established by the Employer which conforms to the model trust in IRS Rev. Proc. 92-64, or (b) provided exclusively through insurance contracts or funded with premiums paid by the Employer directly from its general assets.

### Employer and Plan Information

Employer Name: Olympia Federal Savings & Loan Association  
EIN: 91-0346300  
Name of Plan: Olympia Federal Savings & Loan Association Annual Incentive Compensation Plan

Top Hat Exemption

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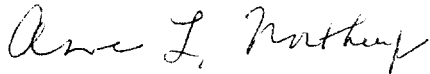
Address: Fifth & Capitol Way  
PO Box 1338  
Olympia, Washington 98507

The Employer sponsors this top hat plan, which has two (2) participants.

If you have any questions about this information, please call me.

Very truly yours,

DAVIS WRIGHT TREMAINE LLP



Anne L. Northrup

ALN:jm

Enclosure

cc: Wayne Staley, CEO/President –  
Olympia Federal Savings & Loan Association

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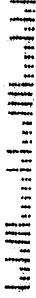
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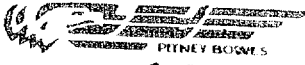


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