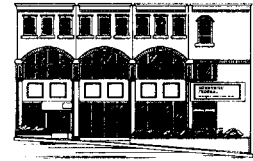




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"A COMMITMENT TO OUR COMMUNITY"
SINCE 1930

October 9, 2002

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Top Hat Exemption
Pension and Welfare Benefits Administration
U.S. Department of Labor
200 Constitution Avenue NW, Room N-5644
Washington, DC 20210

Re: Notice of Plan(s) of Deferred Compensation (Participant Names)

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and a 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:

Sunnyside Federal Savings & Loan Association of Irvington
56 Main Street
Irvington, NY 10533-1528

2. Federal Employer Identification No. (EIN): 13-1733508
3. The Employer has adopted additional plans 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 plans were made effective September 24, 2002.
4. There are five (5) participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgement purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

Very truly yours,

By:

Officer, Title

Encl.

ERNST & CO.
21 McGrath Highway, Ste. 503
Quincy, MA 02169-5351

Z 451 104 091

MAIL

RRR

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200 Constitution Avenue NW, Room N-5644
Washington, DC 20210

