

ALTOONA FIRST SAVINGS BANK

2520005097791

Insured by FDIC

203 NORTH LOGAN BOULEVARD, ALTOONA, PA 16602 - PHONE 814-943-5411
1116 TWELFTH AVENUE, ALTOONA, PA 16601 - PHONE 814-944-9321
100 WEST PITT STREET, BEDFORD, PA 15522 - PHONE 814-623-9071
601 EAST ALLEGHENY STREET, MARTINSBURG, PA 16662 - PHONE 814-793-3751

October 15, 2002

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

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OCT 22 11:11 AM '02

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified supplemental executive retirement plan sponsored by our organization for a select group of management or highly compensated employees.

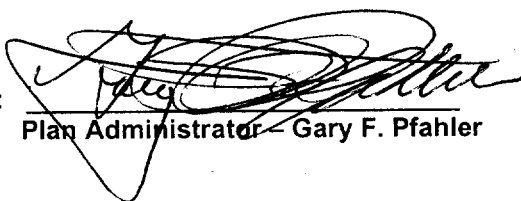
1. Name of the employer: Altoona First Savings Bank
2. Mailing address of the employer: 203 N. Logan Boulevard, Altoona, PA 16602
3. Employer's Federal Identification Number (EIN): 23-1041020
4. Number of plans maintained: One
5. Number of participants in each plan: Two
6. Date plan was implemented: August 19, 2002

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,

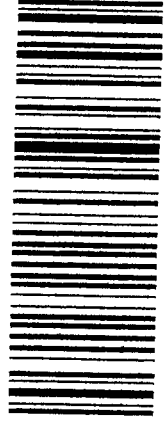
Altoona First Savings Bank

By: 
Plan Administrator - Gary F. Pfahler

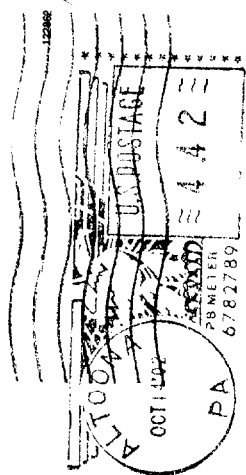
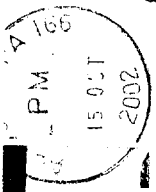
af ALTOONA FIRST SAVINGS BANK
P.O. BOX 1781
ALTOONA, PA 16603-1781

TEMP-RETURN SERVICE REQUESTED

DEFERRED MAIL



7002 3000 0004 7390 6773



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