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*The*  
**FARMERS STATE BANK  
AND TRUST COMPANY**

JACKSONVILLE, ILLINOIS 62650

December 14, 1992

Pension and Welfare Benefits Administration  
P.O. Box 75212  
Washington, D.C. 20013-5212

Re: Disclosure Requirement - Regulation Section 2520.104-73  
Plans maintained for a group of management or highly  
compensated employees.

Employer Identification Number = 37-0270030

Employer = The Farmers State Bank and Trust Company  
200 West State/P.O. Box 1127  
Jacksonville, IL 62651

The Farmers State Bank and Trust Company has six plans to supply  
deferred compensation benefits for its Board of Directors or  
Management.

Plan Date  
1. July 1, 1980

Participants Included  
Donald G. Ator  
Joy F. Becker  
Jan Blue  
E. Harold Cox  
Larry J. Flynn  
Lee A. Sullivan  
Edward J. Wiegand  
Kenneth H. Zumbahlen

2. May 1, 1981

John W. Gillespie

3. January 19, 1982

Ralph M. Gonzalez

4. April 13, 1982

Donald G. Ator  
Joy F. Becker  
Jan F. Blue  
E. Harold Cox  
Larry J. Flynn  
John W. Gillespie  
Ralph M. Gonzalez  
Lee A. Sullivan  
Edward J. Wiegand  
Kenneth H. Zumbahlen

Plan Date  
5. August 1, 1985

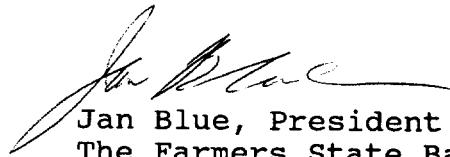
Participants Included

Donald G. Ator  
Joy F. Becker  
Jan F. Blue  
E. Harold Cox  
Larry J. Flynn  
Larry R. Spencer  
Edward J. Wiegand  
Kenneth H. Zumbahlen

6. May 16, 1987

Donald G. Ator  
Joy F. Becker  
Jan Blue  
E. Harold Cox  
Larry J. Flynn  
John W. Gillespie  
Ralph M. Gonzalez  
Larry R. Spencer  
Kenneth H. Zumbahlen

Yours truly,



Jan Blue, President  
The Farmers State Bank and Trust Company

JB/kn

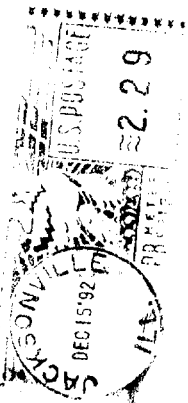


*The*  
**FARMERS STATE BANK  
AND TRUST COMPANY**

P. O. BOX 1127  
JACKSONVILLE, ILLINOIS 62651-1127

Fold at line over top of envelope to the right of the return address.

**CERTIFIED**  
P 685 965 565  
**MAIL**



Pension and Welfare Benefits Administration  
P.O. Box 75212  
Washington, D.C. 20013-5212

PS Form 3800, June 1995 (Priority)