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U.S. DEPT. OF LABOR
PWBA/PUBLIC DISCLOSURE
97 SEP 24 PM 12:05

CHEBOYGAN

303 NORTH MAIN STREET
POST OFFICE BOX 10
CHEBOYGAN, MI 49721-0010
MAIN OFFICE: (616) 627-7111
FAX: (616) 627-7283

ONAWAY

20581 STATE STREET
POST OFFICE BOX 703
ONAWAY, MICHIGAN 49765-0703
(517) 733-8511
FAX: (517) 733-2409

MACKINAW CITY

580 SOUTH NICOLET
POST OFFICE BOX 697
MACKINAW CITY, MI 49701-0697
(616) 436-5271
FAX: (616) 436-5420

PELLSTON

200 STIMMONS STREET
POST OFFICE BOX 527
PELLSTON, MI 49769-0527
(616) 539-8621
FAX: (616) 539-8621

INDIAN RIVER

3990 STRAITS HIGHWAY
POST OFFICE BOX 218
INDIAN RIVER, MI 49749-0218
(616) 238-8961
FAX: (616) 238-8962

Citizens National Bank

MEMBER F.D.I.C.

September 16, 1997

**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**

**Re: Notice of Unfunded Deferred Compensation Plan
For Select Group of Management or Highly
Compensated Employees; Reg. 2520.104-23**

Dear Sir or Madam:

We do not feel that the plan we are filing this notice for is a pension plan subject to ERISA, we are filing this notice as a protective filing.

Pursuant to the above referenced Regulation under Title I of the Employee Retirement Income Security Act of 1974 (ERISA), you are hereby notified that:

Employer Name: Citizens National Bank of Cheboygan

Address: Citizens National Bank of Cheboygan
303 North Main Street
Cheboygan, MI 49721

I.R.S. No. (EIN): 38-0421765

maintains 1 plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees covering four employees.

Very truly yours,

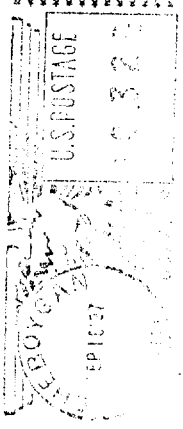
Date: 09/16/97

By: Susan A. Eno
Susan A. Eno
Its: Senior Vice President

Citizens National Bank

Member FDIC
CHEBOYGAN • ONAWAY • MACKINAW CITY • PELLSTON • INDIAN RIVER

303 North Main Street
P.O. Box 10
Cheboygan, MI 49721-0010



TOP HAT PLAN EXEMPTION
PENSION AND WELFARE BENEFITS ADMINISTRATION
ROOM N5644
US DEPARTMENT OF LABOR
200 CONSTITUTION AVENUE NW
WASHINGTON DC 20210

MEMBER FDIC

