



WHERE SMALL MEANS BETTER

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U.S. DEPT. OF LABOR
PUBLIC DISCLOSURE
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Established 1905

Main Office

200 East Main Street
P.O. Box 200
Harbor Springs, MI 49740
231-526-2114
FAX: 231-526-9575

Airport Office

M-119 & Pleasantview Rd.
Harbor Springs, MI 49740
231-347-5521

Lake St. Office

115 East Lake Street
Harbor Springs, MI 49740
231-526-2747

Petoskey Main Office

330 East Mitchell
Petoskey, MI 49770
231-348-1800
FAX: 231-348-5560

Division Rd. Office

2201 East Mitchell
Petoskey, MI 49770
231-348-1844

Cheboygan Office

1116 East State Street
Cheboygan, MI 49721
231-597-8168
FAX: 231-597-9581

Robert W. Clarke

President

James A. Corcoran

Executive Vice President

Brian J. Braddock

Community Bank President
Petoskey Offices

Jerry L. Bayak

Community Bank President
Cheboygan Office

Kenneth G. Sterling

Vice President & Cashier

Cathy W. Neff

Vice President

Jeffrey L. Schmidt

Regional Vice President

Wayne C. Heminger

Assistant Vice President

William M. Savard

Assistant Vice President

Kathleen VanKlompberg

Assistant Vice President

Matthew R. Clarke

Controller

December 22, 2000

Top Hat Plan Exemption
Pension & Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

RE: First Community Bank Deferred Compensation Agreements

Ladies and Gentlemen:

We maintain non-qualified deferred compensation agreements with a select group of our management employees. This letter is intended to comply with the requirements of DOL Regulations 2520.104-23 which provides an alternate method of compliance with the reporting and disclosure requirements of ERISA for plans of this nature.

The information required by the regulation is as follows:

1. The name, address and employer ID number of the employer are as follows:

First Community Bank
P.O. Box 200
Harbor Springs, Michigan 49740-0200

EIN NO. 38-0519160

2. We maintain these agreements for the purpose of providing deferred compensation for a select group of management employees;
3. We maintain deferred compensation agreements with 3 employees at the present time;

4. We will provide copies to the Secretary of Labor upon request.

Very truly yours,

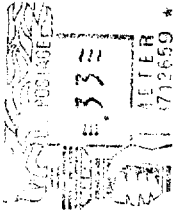
FIRST COMMUNITY BANK

By _____
Robert W. Clarke
Its President

cc: Varnum, Riddering Schmidt & Howlett
Attention: Larry J. Titley



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 200 East Main Street, P.O. Box 200
 Harbor Springs, MI 49740



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