



**Citizens
National
Bank**

2520005099601

PO Box 1519, Elkins, WV 26241-1519

Tel. (304) 636-4095

TO: Top Hat Plan Exemption
Pension and Welfare Benefit Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue, N.W.
Washington DC 20210

FROM: Citizens National Bank
Tax #55-0143730
PO Box 1519
211-213 Third St
Elkins WV 26241

DATE: June 7, 1995

DOL-PWBA
PUBLIC DISCLOSURE
95 JUN 14 AM 10:13

This document constitutes the statement required by 29 C.F.R. section 2520.104-23(a)(1) to be filed with the Secretary of Labor in respect to non-qualified deferred compensation plans maintained by the above employer.

The employer maintains eight non-qualified deferred compensation plans for the following employees who are members of a select group of management or who are highly compensated:

- Robert J. Schoonover, President & CEO
- William T. Johnson, Jr., Executive Vice President
- Thomas K. Derbyshire, Chief Financial Officer
- Stewart C. Howell, Jr., Vice President/Loan Administration
- Lewis N. Ware, Vice President/Trust Officer
- C. M. Dolly, Jr., Vice President/Cashier
- Wilma D. Farris, Vice President/Human Resources
- Dorothy J. Erickson, Vice President/Asst. Operations

Signed: Robert J. Schoonover

Title: President & CEO

Employer: Citizens National Bank