



Pioneer Federal
DEER LODGE & DILLON **Savings**
and Loan

2520052090989



Equal Housing Lender
Member FDIC

March 21, 2000

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

Enclosed please find our Association's statement that we are maintaining an unfunded deferred compensation plan for a select group of management employees.

Sincerely,

Pioneer Federal Savings & Loan Association

Hugh Moore Jr.
Chair, Board of Directors
Plan Administrator

102 NORTH WASHINGTON • PO BOX 1103 • DILLON, MT 59725
TELEPHONE 406-683-5191 • TOLL FREE 800-452-6904 • FAX 406-683-6759
www.pioneerfed.com

Montana's Oldest Operating Mutual Savings & Loan



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

**Statement – Adoption of Unfunded Deferred Compensation Plan for a Select Group
of Management Employees**

Employer: Pioneer Federal Savings & Loan Association

Address: PO Box 1103
Dillon Montana 59725

Federal ID Number: 81-0127585

Declaration:

The employer adopted an Unfunded deferred compensation plan, effective February 15, 2000. The employer plan is maintained for the primary purpose of providing deferred compensation to a select group of management employees.

Number of plans: The employer maintains one (1) plan.

Number of employees: Four (4) management employees are eligible and participating in the plan.

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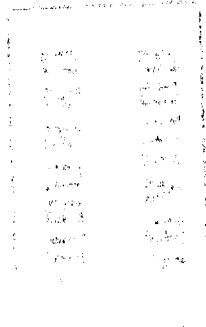
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**Deer
Trail
Savings**
and Loan

N. Washington
1103
Deer Lodge, MT 59725-1103

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Deer Lodge, MT 59722-0191



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PENSION AND WELFARE BENEFITS ADMINISTRATION
ROOM N-5644
U.S. DEPARTMENT OF LABOR
200 CONSTITUTION AVE., NW
WASHINGTON, D.C. 20210**

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