

DRESSER, DRESSER, HAAS & CAYWOOD, P.C.

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ESTABLISHED IN 1898

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*ADMITTED IN MICHIGAN AND INDIANA
*ADMITTED IN MICHIGAN, ILLINOIS, ARIZONA
INDIANA AND DISTRICT OF COLUMBIA

RAYMOND H. DRESSER, JR.*
JOHN R. DRESSER
P. JOSEPH HAAS, JR.*
MICHAEL J. CAYWOOD†

MARY G. DRESSER
LEGAL ASSISTANT

RAYMOND H. DRESSER (1901-1968)
JOHN E. OSTER (1948-1981)

January 7, 2002

Top Hat Plan Exemption
Pension and Welfare Benefits Administration Room N-5644
US Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

RE: Sturgis Bank & Trust Company
Notice of Plan of Deferred Compensation

Gentlemen:

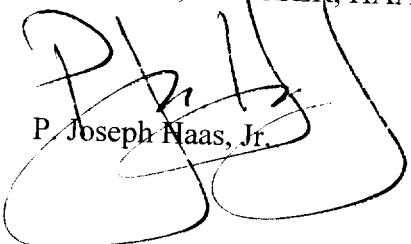
This office represents Sturgis Bank & Trust Company and it is in that regard that we write to you today.

Enclosed please find the Notice as required by DOL Reg. Sec. 2520.104-23 in regards to our client's adoption of a supplemental executive retirement plan.

If you have any questions or need anything further, please do not hesitate to call.

Yours very truly,

DRESSER, DRESSER, HAAS & CAYWOOD, P.C.


P. Joseph Haas, Jr.

PJHj/jb

Enc.

Ltr. Top Hat Plan Exemption 1-7-02.doc



Serving the Community Since 1905

Sturgis Bank & Trust Company

December 31, 2001

CERTIFIED MAIL – RETURN RECEIPT REQUESTED

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

Re: notice of Plan of Deferred Compensation

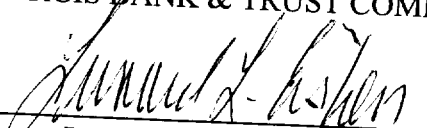
Gentlemen:

Pursuant to DOL Reg. Sec. 2520.104-23, the undersigned Employer hereby files the following information with respect to its plan(s) of deferred compensation.

1. Name and Address of Employer:
Sturgis Bank And Trust Company
113-125 East Chicago Road
P.O.Box 600
Sturgis, MI 49091
2. Federal Employer Identification Number (EIN): 38-1080012
3. The Employer maintains one plan of deferred compensation, which is evidenced by a written document and which became effective December 31, 2001, primarily for the purpose of providing supplemental retirement benefits to a select group of management or highly- compensated employees.
4. 4 employees are covered by such plan.

Very truly yours,

STURGIS BANK & TRUST COMPANY


Name: Leonard L. Eishen
Title: President & CEO

Corporate Headquarters

113-125 E. Chicago • P.O. Box 600 • Sturgis, MI 49091 • Phone: 616/651-9345 • FAX: 616/651-5512

Email: sbt@sturgisbank.com

Internet Website: sturgisbank.com



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TO

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