

2520052091685

November 3, 1999

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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified Executive Indexed Retirement plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Farmers Building and Savings Bank
2. Mailing address of the employer: 290 West Park, Rochester, PA 15074
3. Employer's Federal Identification Number (EIN): 25-0471835
4. Number of plans maintained: One
5. Number of participants in each plan: Two
6. Date plan was implemented: October 4, 1999

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

Farmers Building and Savings Bank

By: R. Bruce McNeill
Plan Administrator R. Bruce McNeill

