

BARACK FERRAZZANO KIRSCHBAUM PERLMAN & NAGELBERG

333 WEST WACKER DRIVE, SUITE 2700
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May 30, 2001

U.S. DEPT. OF LABOR
PMB/A/PUBLIC DISCLOSURE
01 JUN -5 PM 12:30

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

Re: "Top-Hat" Statement pursuant to Section 2520.104-23

Dear Sir/Madam:

This letter serves as the following employer's statement pursuant to Section 2520.104-23.

Employer's name and address:

American Community Bank and Trust
1060 Lake Avenue
Woodstock, Illinois 60098

Name of Plan:

American Community Bank and Trust Executive Deferred Compensation Plan
(the "Plan")

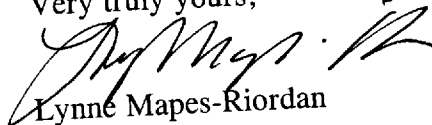
Employer's federal identification number: 36-4314313

The Plan's primary purpose is to provide deferred compensation to a select group of management or highly compensated employees of the Bank.

The Bank maintains one such plan and currently there are three participants in the Plan.

Please call the undersigned with any questions you may have.

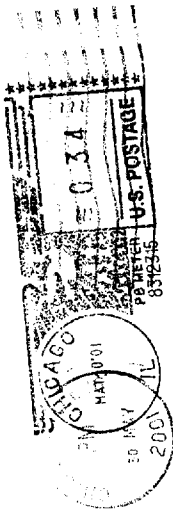
Very truly yours,


Lynne Mapes-Riordan

LDM/lpx

cc: Ms. Charie Zanck

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