

2520052092448



**FIRST
NATIONAL
BANK**

SPENCER:
P.O. Box 1049
Market St. and Parking Plaza
Spencer, WV 25276-1049
Phone: 304 927-1750
Fax: 304 927-3675

PARKERSBURG:
P.O. Box 4565
Rosemar Corner, Unit 102
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Phone: 304 485-7641
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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

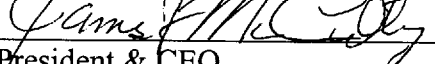
From: FIRST NATIONAL BANK
TAX#55-0282083
P.O. BOX 1049
Spencer, WV 25276

Date: August 18, 1999

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 management or who are highly compensated:

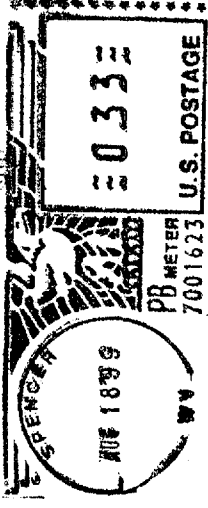
Jim McCulty, President & CEO
Dan DeMarino, Executive Vice President
Dave Righter, Vice President
Barbara McClain, Vice President/Cashier
David Combs, Vice Presentent
Jeanette Atkinson, Vice President

Signed: 
Title: President & CEO
Employer: FIRST NATIONAL BANK



P.O. Box 1049
Spencer, WV 25776-1049

FORWARDING AND
ADDRESS SERVICE REQUESTED



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

