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ONLY

April 9, 1998

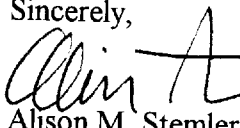
Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Re: Kentucky Bankers Association Top Hat Plan
Exemption Statement

Dear Sir or Madam:

Enclosed, pursuant to Department of Labor Regulation Section 2520.104-23, is a Top Hat Plan Exemption Statement for Kentucky Bankers Association.

Please call if you have any questions.

Sincerely,

Alison M. Stemler

Enclosure

Copy to Judy Blain

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5658.104771
FAUSERS\319\KBVA\TOPHAT.LTR

COPIED TO FILE

TOP HAT EXEMPTION STATEMENT

1. Employer: Kentucky Bankers Association
2. Employer Address: Waterfront Plaza, Suite 1000
325 West Main Street
Louisville, Kentucky 40202
3. Employer Identification Number: 61-0244750
4. The Employer maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
5. The Employer maintains one such deferred compensation plan.
6. The plan covers one employee(s).
7. Upon request, the Employer will furnish a copy of the plan to the Department of Labor.

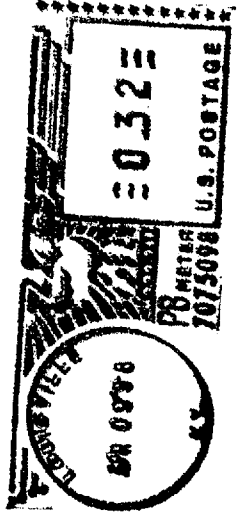
To be filed with:

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

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