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THE FIRST NATIONAL BANK

WALT ROSENBAUM
Senior Vice President

P.O. Box 97 — PHONE 316/298-2511
CUNNINGHAM, KANSAS 67035-0097

November 23, 1999

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

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

The First National Bank of Cunningham
PO Box 97 (101 E. First)
Cunningham, Ks 67035-0097

2. Federal Employer Identification No. (EIN):

48-0187483

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plans were made effective

5/14/99

4. There are (1) participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

Very truly yours,

Bank

By:



Officer, title

Walter R. Rosenbaum
Senior Vice President

Enclosures

