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LAW OFFICES  
**SILVER, FREEDMAN & TAFF, L.L.P.**  
A LIMITED LIABILITY PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

1700 WISCONSIN AVENUE, N.W.  
WASHINGTON, D.C. 20007  
(202) 295-4500  
WWW.SFTLAW.COM

FAX NUMBER  
(202) 337-5502

November 1, 2005

WRITER'S DIRECT DIAL NUMBER

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

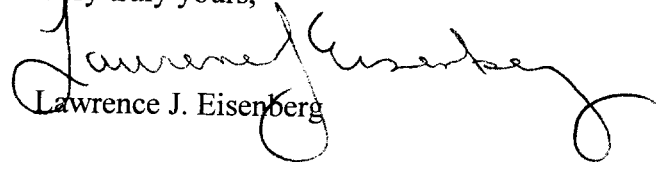
Re: bank cda Supplemental Executive Retirement Plan

Dear Sir or Madam:

Although we believe the enclosed notice was sent to you previously, we are again enclosing, pursuant to Department of Labor regulation section 2520.104-23, the required notice in connection with the above referenced Plan.

If there are any questions, please do not hesitate to call me.

Very truly yours,

  
Lawrence J. Eisenberg

Enclosure

05 NOV -8 AM 11:00

DEPARTMENT OF LABOR  
TOP-HAT PLAN FILING  
PURSUANT TO DOL REG. SEC. 2520.104-23  
FOR THE  
bank cda SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN

Pursuant to Department of Labor Regulation Section 2520.104-23, this filing is made with respect to the bank cda Supplemental Executive Retirement Plan (the "Plan"), and includes the following information:

PLAN NAME

The name of the Plan is the "bank cda Supplemental Executive Retirement Plan". This is the only top-hat plan that is the subject of this filing.

EMPLOYER INFORMATION

bank cda  
1620 Northwest Boulevard  
Building A  
Coeur d'Alene, Idaho 83814  
EIN: 82-0521948

PARTICIPANT INFORMATION

The number of participants in the Plan is four (4).

DECLARATION

The employer maintains this Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

PLAN DOCUMENTATION

The employer agrees to provide documents concerning the Plan to the Secretary of the Department of Labor upon request, as required by Section 104(b) of ERISA.

