



**Cumberland Valley National Bank  
& Trust Company**

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December 12, 2005

Top Hat Exemption  
Employee Benefits Security Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue, NW  
Washington, DC 20210

Dear Sir or Madam:

This is to inform the Department of Labor, pursuant to the requirements of Labor Regulations § 2520.104-23 that Cumberland Valley Financial Corporation, EIN 61-1023207, maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees or directors:

Cumberland Valley Financial Corporation Directors Fees Deferral  
Plan, covering one participant currently.

As required under the above-stated Labor Regulations, plan documents of the above plan will be provided to the Secretary of Labor upon request.

Yours very truly,

CUMBERLAND VALLEY FINANCIAL  
CORPORATION

By: \_\_\_\_\_



**Cumberland Valley National Bank  
& Trust Company**

December 12, 2005

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Employee Benefits Security Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue, NW  
Washington, DC 20210

Dear Sir or Madam:

This is to inform the Department of Labor, pursuant to the requirements of Labor Regulations § 2520.104-23 that Cumberland Valley National Bank & Trust Company, EIN 61-0262618, maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees or directors:

Cumberland Valley Financial Corporation Directors Fees Deferral  
Plan, covering one participant currently.

As required under the above-stated Labor Regulations, plan documents of the above plan will be provided to the Secretary of Labor upon request.

Yours very truly,

**CUMBERLAND VALLEY NATIONAL BANK &  
TRUST COMPANY**

By: Whitney Green