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January 6, 2006

Nonqualified Plan Exemption
Employee Benefits Security Administration
U.S. Department of Labor, Room N-5644
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: BCBank, Inc. Supplemental Executive Retirement Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of the First State Bank Supplemental Executive Retirement Plan, we hereby provide you with the information set forth below:

Name and Address of Employer

BCBank, Inc.
107 Pike Street
Philippi, WV 26416

Employer's Taxpayer Identification Number

55-0519325

Required Declaration

The Employer sponsors the BCBank, Inc. Supplemental Executive Retirement Plan ("Plan"), which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer. Currently, The BCBank, Inc. maintains one nonqualified plan. There is currently one employee eligible to participate or actually participating in this plan. Specifically, there is one employee eligible to participate in this Plan. This Plan's effective date is January 1, 2006.

If you have any questions about this matter, please contact the undersigned.

Sincerely,


President & CEO

VIA CERTIFIED MAIL

Main Office
107 Pike Street • P.O. Box 370 • Philippi, WV 26416
Phone: 304-457-3300 • Fax: 304-457-3410

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NONQUALIFIED PLAN EXEMPTION
EMPLOYEE BENEFITS SECURITY
ADMINISTRATION
U.S. DEPARTMENT OF LABOR, ROOM N-5644
200 CONSTITUTION AVENUE, N.W.
WASHINGTON, DC 20210

