

U.S. DEPARTMENT OF LABOR  
OFFICE OF THE SECRETARY

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January 20, 2006

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

Dear Secretary:

**Reliance Bank Officers' Deferred Compensation Plan**

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the Reliance Bank Officers' Deferred Compensation Plan (the "Plan"), the undersigned intends to use the alternative form of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974 ("ERISA"), which alternative form of compliance is provided in the aforesaid Regulation Section.

Pursuant to Regulation Section 2520.104-23(b)(1), the following information is provided:

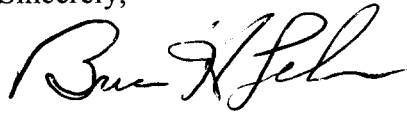
1. Name and address of employer: Reliance Savings Bank  
P.O. Box 1968  
1119 12<sup>th</sup> Street  
Altoona, PA 16603
2. Employer identification number: 23-1012663
3. Reliance Savings Bank hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees.
4. Reliance Savings Bank hereby states that it maintains only the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and the number of employees in the Plan is four (4).



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Pursuant to Regulation Section 2520.104-23(b)(2). Reliance Savings Bank will provide Plan documents to the Secretary of Labor upon request as required by Section 104(a)(6) of ERISA.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian H. Lehman". The signature is written in a cursive style with a large initial "B" and a long, sweeping tail.

Brian H. Lehman  
Executive Vice President and  
Chief Financial Officer

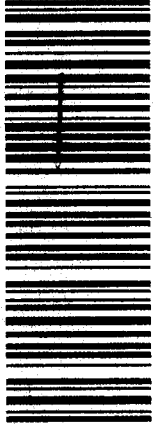
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**ADDRESS SERVICE REQUESTED**

**CERTIFIED MAIL**



7000 2870 0000 6448 2419

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