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CERTIFIED MAIL – RETURN RECEIPT REQUESTED

January 30, 2006

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

06 FEB -7 PM 1:33

RE: FIRSTRUST SAVINGS BANK SECECTIVE COMPENSATION PLAN
DATED DECEMBER 15, 2005 – REGISTRATION STATEMENT

Dear Sir or Madam:

This notice is being filed pursuant to Department of Labor Regulation § 2520.104-23 on behalf of Firsttrust Savings Bank (“Company”), 15 E. Ridge Pike, Conshohocken, PA 19428 (EIN: 23-0970971).

The Company maintains the Firsttrust Savings Bank Selective Compensation Plan Dated December 15, 2005 (“Plan”), a plan described in section 201(2) of the Employee Retirement Security Act of 1974, as amended. The Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The Plan currently covers 19 employees.

Sincerely,

FIRSTRUST SAVINGS BANK

By: Joseph F. Mikolaitis, Esquire
Executive Vice President and General Counsel

JFM:llp
CC Kathryn McMaster (Human Resources)
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Certified Mail No. 7099 3400 0012 8129 8995



CERTIFIED MAIL

FIRST TRUST
BANKING LEADERS. SINCE 1934

Corporate Headquarters
15 E. Ridge Pike
Conshohocken, PA 19428



7099 3400 0012 8129 8995

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