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# United Bancorp, Inc.



P. O. BOX 10 · MARTINS FERRY, OHIO 43935 · TEL. (740) 633-0445

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www.unitedbancorp.com  
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May 11, 2006

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

Re: United Bancorp, Inc.  
Directors and Officers Deferred Compensation Plan

06MAY 16 PM 2:35

Dear Sir/Madam:

Please be advised that on April 19, 2006, United Bancorp, Inc. approved and became the sponsor of the above-referenced plan (the "Plan"). Under Section 104 (a)(3) of the Employee Retirement Income Security Act ("ERISA"), we intend that this letter satisfy the disclosure requirements applicable to the Plan under Part 1 of Title I of ERISA (in accordance with 29 CFR §2520.104-23).

The Plan is maintained primarily for the purpose of providing benefits to a select group of management or highly compensated employees. There are currently six (6) executive officers eligible for Plan participation. Plan benefits are payable from the Plan sponsor's general assets.

As required by Section 104(a)(1) of ERISA, relevant documents will be provided to you upon your request to the undersigned, care of the Plan sponsor at the following address: United Bancorp, Inc. 201 South Fourth Street, Martins Ferry, Ohio 43935. The Plan sponsor's employer identification number is 34-1405357.

If you have any questions, please do not hesitate to contact me or to our counsel, Martin D. Werner, of the firm of Shumaker, Loop & Kendrick, LLP at (419) 321-1395.

Very truly yours,

UNITED BANCORP, INC.

A handwritten signature in black ink, appearing to read "R. Greenwood", written over a horizontal line.

Randall M. Greenwood  
Senior Vice President and Chief Financial Officer

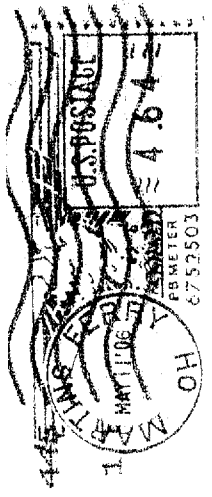
cc: files  
cc: Martin D. Werner, Esq.



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 P.O. BOX 10  
 MARTINS FERRY, OHIO 43005



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