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U.S. DEPARTMENT OF LABOR
OFFICE OF EMPLOYEE BENEFITS SECURITY

06 MAY 31 AM 11:30

432 West Gallatin Street
P.O. Box 40
Vandalia, IL 62471
phone: 618-283-1141
fax: 618-283-1139
www.thefnb.com

May 22, 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

Re: The First National Bank
432 West Gallatin Street
P. O. Box 40
Vandalia, Illinois 62471
Employer Tax Identification Number: 37-0562445

To Whom It May Concern:

Please be advised that The First National Bank, with its principal office located in Vandalia, Illinois, maintains "Top Hat" plans entitled: (i) Deferred Cash Incentive Plan; (ii) Market Leader Incentive Plan; (iii) Salary Continuation Plan; and, (iv) Directors Deferred Compensation Plan. These plans are primarily for the purpose of providing incentive arrangements that provide supplemental retirement savings opportunities for a select group of management or highly compensated employees and directors.

These four "Top Hat" plans listed immediately above are the only "Top-Hat" plans the bank is currently implementing.

If you need additional information regarding this matter or if you have any questions please contact me.

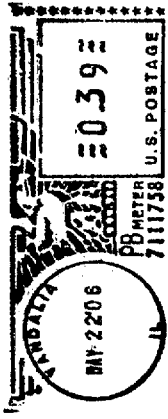
Sincerely,
The First National Bank

A handwritten signature in black ink, appearing to read 'W. E. Chappel', is written over a horizontal line.

William E. Chappel
President/CEO



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Vandalia, IL 62471



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