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December 20, 2006

Top Hat Plan Exemption
Employee Benefit Security Administration
Public Disclosure Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
Francis Perkins Building
Washington, D.C. 20210

Re: Nonqualified Deferred Compensation Plan Registration Statement

Dear Sir/Madam:

This is to provide the information required by ERISA Regulation 2520.104-23 regarding nonqualified compensation arrangements for a select group of management level or highly compensated employees.

Employer's Name:
Address:

Rurban Financial Corp.
401 Clinton St.
Defiance, OH 43512

Employer ID Number:
Plan Name

34-1395608
Rurban Financial Corporation Supplemental
Executive Retirement Plan

Employer's Name:
Address:

~~Exchange Bank~~
610 E. South Boundary
Perrysburg, OH 43551

Employer ID Number:
Plan Name

34-4229090
Rurban Financial Corporation Supplemental
Executive Retirement Plan

Employer's Name:
Address:

Diverse Computer Marketers, Inc.
3101 Technology Blvd.
Lansing, MI 48910

Employer ID Number:
Plan Name

38-2270812
Rurban Financial Corporation Supplemental
Executive Retirement Plan

Employer's Name: Reliance Financial Services, N.A.
Address: P.O. Box 467
401 Clinton St.
Defiance, OH 43512
Employer ID Number: 31-1509734
Plan Name Rurban Financial Corporation Supplemental
Executive Retirement Plan

Employer's Name: Rurbanc Data Services, Inc.
Address: 7622 SR 66N
Defiance, OH 43512
Employer ID Number: 34-1340804
Plan Name Rurban Financial Corporation Supplemental
Executive Retirement Plan

Employer's Name: Rurban Operations Corp.
Address: 2010 S. Jefferson
Defiance, OH 43512
Employer ID Number: 20-3964523
Plan Name Rurban Financial Corporation Supplemental
Executive Retirement Plan

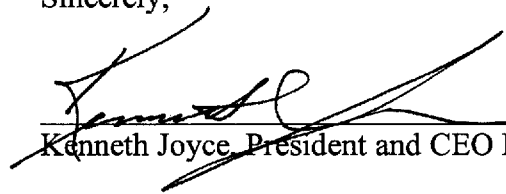
Employer's Name: State Bank and Trust Company
Address: P.O. Box 467
401 Clinton Street
Defiance, OH 43512
Employer ID Number: 34-4364150
Plan Name Rurban Financial Corporation Supplemental
Executive Retirement Plan

Employer's Name: RFCBC, Inc.
Address: 9821 Olde Eight Rd., Suite D-2
Northfield Twp., OH 44067
Employer ID Number: 20-1555076
Plan Name Rurban Financial Corporation Supplemental
Executive Retirement Plan

The employers maintain the above nonqualified deferred compensation plan primarily for the purpose of providing deferred compensation for a select group of management executives or highly compensated employees. There are currently 31 individuals eligible for this Plan. The employers maintain no other nonqualified deferred compensation plans.

For any further information, please contact me at 1-800-273-5820 (Ext. 41)

Sincerely,

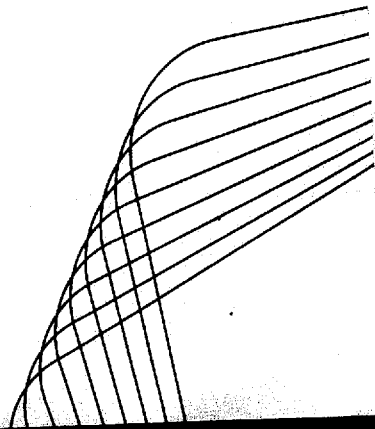


Kenneth Joyce, President and CEO Rurban Financial Corp.



RELIANCE
FINANCIAL SERVICES, N.A.

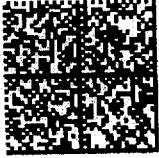
401 Clinton Street
P.O. Box 467
Defiance, Ohio 43512



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TOP HAT PLAN EXEMPTION
EMPLOYEE BENEFIT SECURITY ADMINISTRATION
PUBLIC DISCLOSURE ROOM N-1513
US DEPARTMENT OF LABOR
200 CONSTITUTION AVENUE, NW
FRANCIS PERKINS BUILDING
WASHINGTON, DC 20210

RETURN RECEIPT REQUESTED

