

2520070731120

VIA CERTIFIED MAIL

December 31, 1999

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

To the Secretary of Labor:

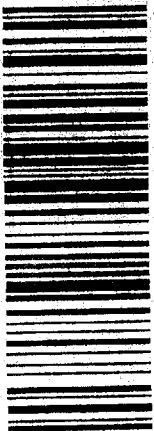
In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title 1, Part 1 as provided for an unfunded or insured pension plan for a select group of management or highly compensated employees in D.O.L. Reg. Section 2520.104-23, the following information is provided by the undersigned Plan Administrator:

- (1) The name of the employer is Enterbank Holdings, Inc.
- (2) The mailing address of the employer is 150 N. Meramec, Clayton, MO 63105
- (3) The employer's federal identification number (EIN) is 43-1706259.
- (4) The number of initial participants in the plan is six (6).
- (5) The adoption date of the Plan is December 20, 1999.

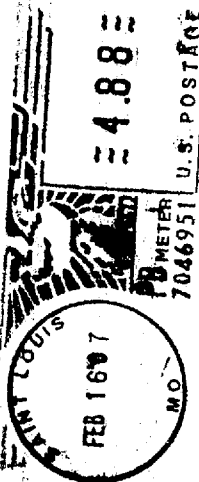
The above named employer maintains this plan primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The employer will provide a copy of the agreement to the Secretary of Labor upon request. As we understand this filing will serve to exempt the Plan from the filing and disclosure requirements of Title I of ERISA. If our understanding is incorrect please contact me as soon as possible at (314) 725-5500.

Sincerely,

James C. Wagner
Chief Financial Officer

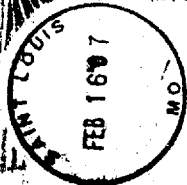


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