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# Farmers Bank

OF WILLARDS

ESTABLISHED 1925

MAIN OFFICE  
7484 MARKET STREET  
P.O. BOX 10  
WILLARDS, MD 21874  
410-835-8906  
FAX: 410-835-8416

7233 MAIN STREET  
WILLARDS, MD 21874  
410-835-2482  
FAX: 410-835-2737

SHOPPER'S WORLD  
365 TILGHMAN ROAD  
SALISBURY, MD 21804  
410-742-1534  
FAX: 410-548-5007

1150 PARSONS ROAD  
SALISBURY, MD 21801  
410-749-4027  
FAX: 410-749-4287

102 MILFORD STREET  
SALISBURY, MD 21804  
443-260-4780  
FAX: 443-260-4784

UNIT 540, WHITE MARLIN MALL  
12641 OCEAN GATEWAY  
OCEAN CITY, MD 21842  
410-213-2983  
FAX: 410-213-2989

MONTEGO BAY SHOPPING CENTER  
12831 COASTAL HIGHWAY  
OCEAN CITY, MD 21842  
410-250-1512  
FAX: 410-250-0895

December 5, 2007

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-1513 – Public Disclosure Room  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

RE: The Farmers Bank of Willards  
EIN: ~~52~~-0309468  
P.O. Box 10  
Willards, MD 21874

Ladies and Gentlemen:

This letter is a copy of a letter sent October 16, 2007 which was sent to constitute the statement required by 29 C. F. R. Sec. 2520 104-23 (a) (1) to be filed with the Secretary of Labor in respect to a Non-Qualified Deferred Compensation Plan maintained by the above employer. We did not send the original letter requesting a receipt so we are sending this second copy in order that we will have evidence of timely submission of this letter.

The employer currently maintains a Nonqualified Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. There are currently three participants in the plan. A copy of the plan document will be furnished upon request.

Respectfully submitted,

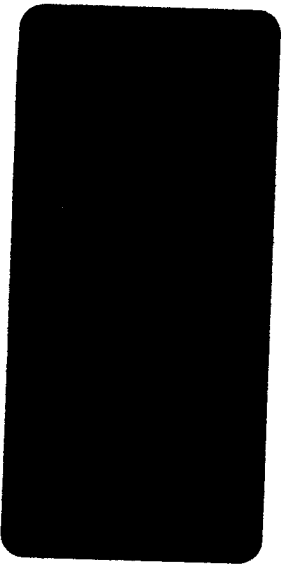
The Farmers Bank of Willards

Renee M. Lovell, CPA  
Chief Financial Officer

UNIVERSAL



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**Farmers Bank**

OF WILLARDS

12831 COASTAL HIGHWAY  
OCEAN CITY, MARYLAND 21842

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