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REQUIRED DISCLOSURE OF NON QUALIFIED, UNFUNDED,  
DEFERRED COMPENSATION PLAN  
(Using Alternative Method Described in Section 110 (ERISA))

In compliance with Regulation 2520.104-23 promulgated by the Department of Labor as part of the Employer Retirement Income Security Act (ERISA), the following statement is presented.

Name of Employer: Wells River Savings Bank

Address of Employer: 34 Main Street

Wells River, VT 05081

Federal Identification Number: 03 - 0166470

The above named organization currently maintains an unfunded plan to provide deferred compensation for a select group of management or highly compensated employees.

The number of such employees participating is 6.

This is a true and correct statement of existence of such arrangement.

Sept. 23, 1992  
Date

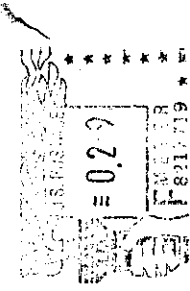
Michele J. Thayer  
Administrator

Michele Thayer, Asst. Treasurer &  
Administrative Secretary



**Wells River  
Savings Bank**

P.O. Box 645  
Wells River, Vermont 05081



Pension & Welfare Benefits Administration  
PO Box 75212  
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