



Two Rivers Bank and Trust (Central Iowa)
Two Rivers Bank & Trust (SE Iowa)
Two Rivers Insurance Services
Two Rivers Investment Services
Employee Benefit Systems

2520082703449

**Alternative Reporting And Disclosure Statement
For Nonqualified Deferred Compensation Plans**

To: Top Hat Plan Exemption
Employee Benefits Security Administration
Room N 1513
U.S. Department of Labor
200 Constitution Ave. N.W.
Washington, DC 20210

08 SEP 11 PM 10:10

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for un-funded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 CFR Sec. 2520.104-23, the following information is provided by the undersigned administrator:

1. The name of the Employer is: Two Rivers Financial Group, Inc.
2. The mailing address of the Employer is: 214 N. Main Street
Burlington, IA 52601
3. The Employer Identification Number is: 42-1337121
4. The above named Employer maintains a Plan (or Plans) primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
5. Number of Plans and Eligible Employees in each Plan:
One Plan covering 1 Eligible Employee.
6. The Employer will provide a copy of the agreement(s) to the office of Employee Benefits Security Administration upon request.

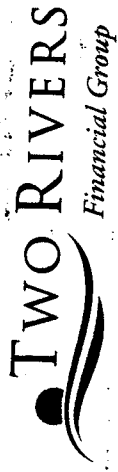
Two Rivers Financial Group, Inc.
An Iowa Corporation

By: Jim N. Olson
Authorized Person

Dated: July 1, 2008

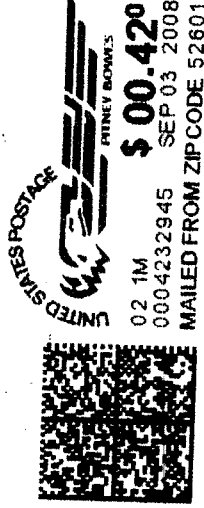
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222 N. Main St.
Burlington, LA 52601

TEMP-RETURN SERVICE REQUESTED



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