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Ellen E. Farwell

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March 13, 2009  
108724-2

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

U.S. Department of Labor  
Employee Benefits Security Administration  
Top Hat Plan Exemption  
200 Constitution Avenue, NW, N-1513  
Washington, D.C. 20210

Re: Delinquent Filer Voluntary Compliance Program Statement for MountainOne Financial Partners, MHC (EIN: 36-4495073); Hoosac Bank (EIN: 04-3413060); South Coastal Bank (EIN: 04-1782520); and Williamstown Savings Bank (EIN: 04-1975710)

Dear Sir or Madam:

In accordance with the requirements of the Delinquent Filer Voluntary Compliance Program and 29 C.F.R. 2520.104-23, I submit this statement as an alternative means of complying with the filing requirements imposed on non-qualified pension plans maintained for the benefit of a select group of management or highly compensated employees.

This statement is filed to cover five plans that are maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Each plan is maintained for the benefit of a single employee.

The plans are maintained by MountainOne Financial Partners, MHC and its subsidiary banks: Hoosac Bank, South Coastal Bank, and Williamstown Savings Bank. The address for each of these employers is:

93 Main Street  
North Adams, Massachusetts 01247

Please sign and date stamp the enclosed copy of this letter to acknowledge receipt and filing of the foregoing, and return the letter to me in the envelope provided. If you have any questions regarding the enclosed, please do not hesitate to call me.

Sincerely,

Ellen E. Farwell

cc: Eva Sheridan, Vice President of Human Resources, MountainOne Financial Partners, MHC



Farwell 108724-2

NUTTER McCLENNEN & FISH LLP • ATTORNEYS AT LAW  
World Trade Center West • 155 Seaport Boulevard • Boston, MA 02110

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