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GREGORY M. MATUSON, CPA
SENIOR VICE PRESIDENT/TREASURER
CHIEF FINANCIAL OFFICER

June 22, 2009

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5313
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Dear Sir/Madam:

You are hereby notified that, effective May 29, 2009, Sturdy Savings Bank (the "Bank") has instituted supplemental executive retirement plans (the "Plans") primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. In order to satisfy the requirements of the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Security Act of 1974, as amended, the following information is provided on behalf of the administrator of the Plan. This filing is intended to comply with DOL Reg. § 2520.104-23.

- | | |
|---|---|
| 1. Employer: | Sturdy Savings Bank |
| 2. Employer Address: | 506 South Main Street, PO Box 900
Cape May Court House, NJ 08210 |
| 3. EIN: | 21-0605343 |
| 4. Number of Plans: | 4 |
| 5. Number of Employees
in each Plan: | 1 |

Sincerely,

Gregory M. Matuson
Senior Vice President/Chief Financial Officer

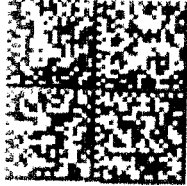
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SAVINGS BANK

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CAPE MAY COURT HOUSE, NJ 08210

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