



101 South Main Street
P.O. Box 99
Charleston, MO 63834
PH: (573) 683-3712
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2520101200465

April 9, 2010

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

Re: Focus Bank
101 S. Main Street
Charleston, Missouri 63834
Employer Tax Identification Number: 43-0271450

EBSA/PUBLIC DISCLOSURE
2010 APR 15 AM 7:46

To Whom It May Concern:

Please be advised that Focus Bank, with its principal office located in Charleston, Missouri, maintains a "Top Hat" plan, which plan is entitled "Salary Continuation Plan". The Salary Continuation Plan is primarily for the purpose of providing deferred compensation for a select group of management or a highly compensated employee of the bank.

The bank has one (1) executive participating in the Salary Continuation Plan. The Bank has an existing "Top Hat" plan in place entitled "Executive Incentive Retirement Plan" with four (4) participants.

If you need additional information regarding this matter or if you have any questions please contact me.

Sincerely,

Jeff Barker, Chief Financial Officer
Focus Bank



FOCUS BANK

101 South Main Street
P.O. Box 99
Charleston, MO 63834



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