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EBSA/PUBLIC DISCLOSURE

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January 17, 2012

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: Tioga State Bank Supplemental Executive Retirement Plan and  
Tioga State Bank Executive Incentive Retirement Plan

Dear Sir or Madam:

In accordance with Section 2520.104-23 of the Department of Labor Regulations, Tioga State Bank, located at 1 N. Main Street, Spencer, New York 14883-0386, and assigned Employer Identification Number 150620348 by the Internal Revenue Service, hereby declares that it maintains two plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

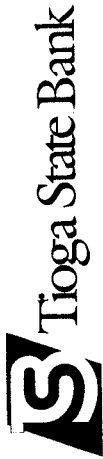
The plans for which this registration statement is being filed are the Tioga State Bank Supplemental Executive Retirement Plan and the Tioga State Bank Executive Incentive Retirement Plan, each adopted October 1, 2011, under which one and three individuals currently participate, respectively.

The filing of this statement is intended solely to comply with Department of Labor Regulation Section 2520.104-23, to the extent it applies, and may not, by itself, be treated as an admission by Tioga State Bank that the arrangements described above are each an "employee pension benefit plan" subject to the Employee Retirement Income Security Act of 1974, as amended.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'R.M. Fisher'.

Robert M. Fisher  
President & CEO  
Tioga State Bank  
1 Main Street  
Spencer, NY 14883



PO Box 386  
Spencer, NY 14883-0386

*C. POWERS*

FORWARDING SERVICE REQUESTED



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0004223297 JAN 20 2012  
\$ 00.44<sup>0</sup>  
MAILED FROM ZIP CODE 14883



FIRST CLASS

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