



FIRST BANK

201 East Main Street ■ Carmi, IL 62821 ■ (618) 382-4118 ■ www.surffirst.com

2520130090206

January 3, 2013

Via Certified Mail
Return Receipt Requested

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

2013 JAN -9 PM 2:26
EOSA/PUBLIC DISCLOSURE

Re: "Top-Hat" Statement pursuant to Section 2520.104-23

Dear Sir or Madam:

This letter serves as a statement pursuant to Section 2520.104-23.

Name and Address of Employer:

The First National Bank of Carmi
201 East Main Street
Carmi, Illinois 62821

Employer Identification Number: 37-0206222

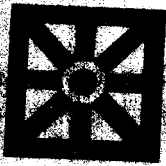
The Employer maintains The First National Bank of Carmi Supplemental Executive Retirement Plan (the "Plan") primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, as applicable. The number of participants in the Plan currently is four.

The Employer is the plan administrator of the Plan and is the entity from which the Department of Labor may request Plan documents.

[Southern Illinois Bancorp, Inc., First Insurance Agency of White County, Inc., and Southern Illinois Title Services, Inc. are the only additional employer in the Employer's controlled group.]

Sincerely,

Alvin Fritschle, President
The First National Bank of Carmi



FIRST BAN

Where Great Things Happen
201 E. Main St.
PO Box 70
Carmi, IL 62821

CERTIFIED MAIL



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Priority Mail
ComBasePrice



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