



bank of ocean city

P.O. BOX 150, OCEAN CITY, MARYLAND 21843

Secretary of Labor
 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

2013 JAN 29 AM 11:45
 RECEIVED

Re: Agreement for Deferred Compensation for Arthur T. Davis and Sara W. Jarman

Dear Secretary:

Under Section 2520.104-23 of your Regulations, this letter serves as notice that, with respect to the above-specified plan (the "Plan"), we intend to utilize the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of ERISA.

Pursuant to Regulations Section 2520.104-23(b), the following information is provided:

1. Name and Address of Employer -
 Bank of Ocean City
 627 William Street
 Berlin, Maryland 21811
2. Employer's Employer Identification Number – 52-0238620
3. The Employer declares that it maintains the Plan primarily for the purpose of providing deferred compensation for two members of a select group of management or highly compensated employees.
4. The Employer maintains one other plan for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and that plan is the subject of a separate notice filing.

The Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Very truly yours,
 Bank of Ocean City

By: 

Print Name: Wayne P. Benson, Pres

MAIN OFFICE

10005 Golf Course Road 5900 Coastal Hwy.
 (410) 213-0179 Ocean City, MD 21841 (410) 524-6144

217 S. Baltimore Ave.
 (410) 289-6128

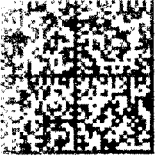
12109 Coastal Hwy.
 (410) 723-4944

11001 Nicholas Lane
 Ocean Pines
 (410) 208-9380

627 William St.
 Berlin
 (410) 641-2228



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