

**SOLVAY BANK**  
1537 Milton Avenue  
Solvay, New York 13209

January 30, 2013

**CERTIFIED MAIL -  
RETURN RECEIPT REQUESTED**

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

2013 FEB -5 PM 3:57

Gentlemen:

To comply with the alternative reporting and disclosure method provided under Labor Regulations §2520.104-23, this is to inform you of the adoption this month by Solvay Bank of a Deferred Compensation Agreement covering Paul Mello as the sole participant. This Agreement constitutes an unfunded employee pension benefit plan (within the meaning of Section 3(2) of the Employee Retirement Income Security Act of 1974, as amended) which is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

The name and address of the Employer maintaining the above-referenced Agreement is as follows:

**Solvay Bank**  
1537 Milton Avenue  
Solvay, New York 13209

The Employer's EIN is: 15-0454140

Very truly yours,

**SOLVAY BANK**

By Paul P. Mello  
Paul Mello, President

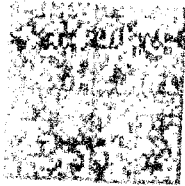
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1537 Mitch Ave  
Solvay, NY 13209

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