

# Monson Savings

Your Bank Forever

where families save, businesses prosper, communities benefit

February 6, 2013

2520130090437

CERTIFIED MAIL – RETURN RECEIPT REQUESTED  
U.S. Department of Labor  
Employee Benefits Security Administration  
Top Hat Plan Exemption  
Room N-1513  
200 Constitution Avenue, NW  
Washington, D.C. 20210

2013 FEB 13 PM 1:26  
603A/P/10110/1001

Re: Top Hat Plan Exemption  
Statement Required Under Labor Reg. 2520.104-23  
Employer: Monson Savings Bank  
EIN: 56-2545442

Dear Sir or Madam:

In accordance with the requirements of 29 C.F.R. 2520.104-23, I submit this statement as an alternative means of complying with the reporting and disclosure requirements of Part 1 of Title I of ERISA imposed deferred compensation arrangements maintained for the benefit of a select group of management or highly compensated employees.

This statement is filed to cover one plan: the Monson Savings Bank Supplemental Executive Retirement Plan (the "Plan"). The Plan was established effective as of October 25, 2012, by Monson Savings Bank (EIN: 56-2545442) with offices located at 146 Main Street, Monson, Massachusetts 01057 (the "Employer" or the "Sponsor"). The Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

The Plan currently provides for a benefit to four employees of the Sponsor. The Sponsor will provide the Plan document to the Department upon request to the extent required by ERISA Section 104(a)(1).

Please sign and date stamp the enclosed copy of this letter to acknowledge receipt and filing of the foregoing, and return the letter to me in the envelope provided. If you have any questions regarding the enclosed, please do not hesitate to call me.

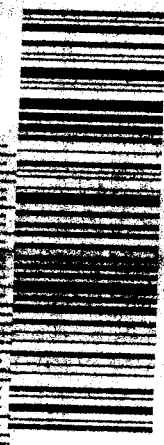
Sincerely,

MONSON SAVINGS BANK

By: Daniel R. Moriarty, Sr.  
Daniel R. Moriarty, Sr.  
Its Senior Vice President & CFO

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**CERTIFIED MAIL**



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**Monson Savings**  
**Your Bank Forever**

P.O. BOX 188, MONSON, PA 17045

Address Service Requested

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