



P. O. Box 31 - Naugatuck, West Virginia 25685 - (304) 235-6700  
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JANUARY 15, 1996

2520032031692

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

RE: Top Hat Plan

Gentleman:

Pursuant to DOL Reg. Sec. 2520.104-23, the undersigned employer hereby files the following with respect to its plan of deferred compensation.

1. Name and Address of Employer:

Bank of Mingo  
P.O. Box 31  
Naugatuck, WV 25685

2. Federal Employer Identification No. (EIN):

55-0552987

3. The Employer maintains one plan of deferred compensation primarily for the purpose of providing deferred compensation to a select group of management or highly-compensated employees.

4. One employee is currently covered by such plan.

5. A copy of the agreement will be provided to the Secretary of Labor upon request.

Very truly yours,

Bank of Mingo

BY: Daniel Mitchell, President



Member FDIC