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January 23, 2014

**CERTIFIED MAIL**

TOP HAT PLAN EXEMPTION  
EMPLOYEE BENEFITS SECURITY ADMINISTRATION  
ROOM N-1513  
US DEPARTMENT OF LABOR  
200 CONSTITUTION AVENUE NW  
WASHINGTON DC 20210

RE: American Heritage Bank, N.A.  
Our File No. 139976

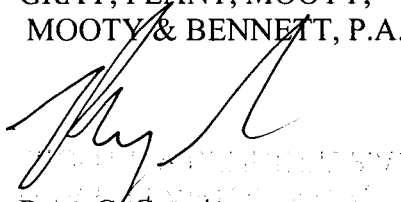
Dear Madam/Sir:

Please find enclosed an Alternate Reporting and Disclosure Statement for a NonQualified Deferred Compensation Plan for a Select Group of Management or Highly Compensated Employees for American Heritage Bank, N.A.

In the event you have any questions or concerns regarding the enclosed please contact the undersigned directly.

Sincerely,

GRAY, PLANT, MOOTY,  
MOOTY & BENNETT, P.A.



Ryan C. Gerads  
Enclosure

2014 JAN 30 10:51 AM  
U.S. DEPARTMENT OF LABOR



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**GRAY  
PLANT  
MOOTY**

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