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U.S. DEPT. OF LABOR  
PUBLIC DISCLOSURE  
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July 27, 2005

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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104 23, the following information is being provided regarding a nonqualified Supplemental Executive Retirement Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Bank of Millbrook  
PO Box AF
2. Mailing address of the employer: Franklin Avenue, Millbrook, NY 12545
3. Employer's Federal Identification Number (EIN): 14-0486870
4. Number of plans maintained: 1
5. Number of participants: 1
6. Date plan was implemented: July 1, 2005

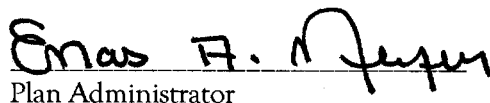
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

Bank of Millbrook

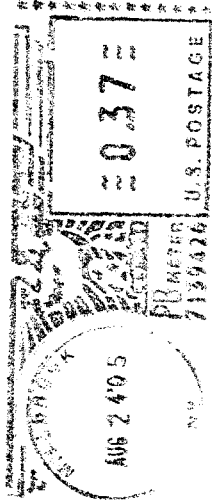
By:

  
Plan Administrator

**Bank of Millbrook**

PO BOX AF  
FRANKLIN AVENUE, MILLBROOK, NEW YORK 12545

Address Service Requested



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