

May 30, 2014

U.S. Department of Labor
Employee Benefit Security Administration
Top Hat Plan Exemption
200 Constitution Avenue, N.W. Suite N-1513
Washington, DC 20210

2014 JUN -9 PM 10
EBSA/PUBLIC LIAISON

**Re: Alternative Reporting and Disclosure Statement for
Nonqualified Deferred Compensation Plans for Certain Selected Employees**

Dear Sir/Madam:

This statement is being provided pursuant to Department of Labor Regulation 29 CFR §2520.104-23 as the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Security Act of 1974 for unfunded plans for a select group of management or highly compensated employees. In accordance with said Regulation, Waterford Bank, N.A. is providing the following information:

Sponsoring Employer's Name: Waterford Bank, N.A.

Address: 3900 McCord Road
Toledo, Ohio 43617

Employer ID Number: ~~11-380985~~ 11-3809585

Plan Name: Waterford Bank, N.A. Supplemental Executive Retirement Plan

Number of Eligible Participants: 3

The employer maintains the above nonqualified deferred compensation plan primarily for the purpose of providing deferred compensation for a select group of management executives or highly compensated employees.

Sincerely,

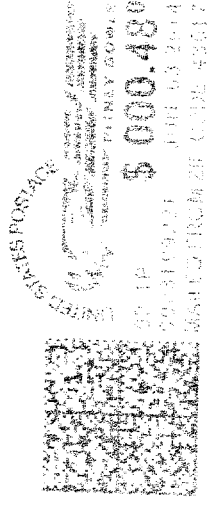


Michael R. Miller
Chairman and CEO

Waterford
BANK, N.A.

3900 N. McCord Road
Toledo, OH 43617

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US DEPT OF LABOR
EMPLOYEE BENEFIT SECURITY ADMIN
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