



September 23, 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 OCT 14 PM 4: 11

Diabetes Management

Endocrinology

Family Practice

Gastroenterology

Infectious Disease

Internal Medicine

Nephrology

Obstetrics & Gynecology

Pain Management

Pediatrics

Physical Medicine &
RehabilitationPlastic & Reconstructive
Surgery

Podiatry

Psychiatry

Pulmonary Diseases,
Critical Care Medicine

Sleep Medicine

Sports Medicine

Urgent Care

**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 CRF §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:	Firelands Physicians Group
Address:	1111 Hayes Avenue Sandusky, Ohio 44870
Employer ID Number:	34-4428218
Plan Name:	Firelands Physician Group Deferred Compensation Plan
Number of Eligible Participants:	33

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,

Robert M. Moore
Secretary
North Coast Professional Company, LLC
Firelands Physician Group

ELANDS
ician Group

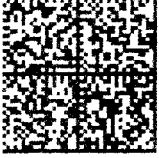
set, Suite D
44870

**RETURN RECEIPT
REQUESTED**



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