



December 4, 2014

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CERTIFIED MAIL & RETURN RECEIPT REQUESTED

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

Re: Ottawa Savings Bank

Dear Sir or Madam:

On behalf of our client, Ottawa Savings Bank (the "Bank"), we are submitting this letter to satisfy the ERISA reporting and disclosure requirements in Department of Labor Regulation 29 C.F.R. §2520.104-23 for the benefit plan listed below (the "Plan"), which is an unfunded plan maintained for the benefit of a select group of management or highly compensated employees. The Plan was established effective October 29, 2014.

Name of Plan	Ottawa Savings Bank Non-qualified Deferred Compensation Plan
Number of Employees Participating in the Plan	1
Name and Address of Company	Ottawa Savings Bank 925 LaSalle Street Ottawa, IL 61350
Employer Identification Number	36-1588740
Number of Plans Covered by this Filing	1

The Bank maintains the Plan to provide participants with the opportunity to defer compensation to a later date in accordance with the terms of the Plan.

The filing of this statement is intended solely to comply with Department of Labor Regulation Section 2520.104-23, to the extent it applies, and may not, be itself, be treated as an

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admission by Ottawa Savings Bank that the arrangements herein is an “employee pension benefit plan” subject to the Employee Retirement Income Security Act of 1974, as amended.

The Plan document is available to the Department of Labor upon request.

If you require further information, please contact the undersigned.

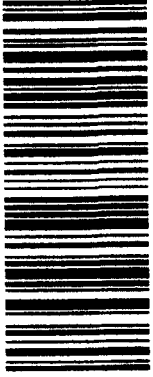
Very truly yours,



Suzanne A. Walker

cc: Jon Kranov, Ottawa Savings Bank

CERTIFIED MAIL



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ATTORNEYS AT LAW

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