

# FIRST Federal savings

AND LOAN ASSOCIATION  
OF BATH

125 FRONT STREET, BATH, MAINE 04530

UPPER MAIN STREET, DAMARISCOTTA, MAINE 04543

57 TOWNSEND AVENUE, BOOTHBAY HARBOR, MAINE 04538

55 CONGRESS AVENUE, BATH, MAINE 04530

2520032030383

April 25, 1997

Top Hat Plan Exemption  
Pension & Welfare Benefits Administration  
Room N-5644  
U. S. Department of Labor  
200 Constitution Avenue NW  
Washington, DC 20210

Dear Sir/Madam:

First Federal Savings & Loan Association of Bath is filing this letter to notify you of nonqualified deferred compensation plan in affect for directors of the institution, beginning February 19, 1997.

First Federal Savings and Loan Association of Bath, located at 125 Front Street, P. O. Box 208, Bath, Maine 04530. Our tax identification number is 01-0026062.

The Nonqualified Deferred Compensation Plan of First Federal Savings and Loan Association of Bath is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. First Federal Savings and Loan maintains only one plan with one director participating.

Plan documents will be provided to the Secretary upon request as required by ERISA §104(a)(1).

Sincerely,



Lynn C. Jennison

1101-41115