

**CROSSROADS BANK**

2000 S. BANKERS STREET

EFFINGHAM, IL 62401

(217) 347-7751

April 30, 1997

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

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**RE: Crossroads Bank Nonqualified Deferred Compensation Plan  
for Certain Employees**

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Gentlemen:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of the Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Sec. 2520.104-23, the following information is provided by the undersigned employer.

**Name and Address:** Crossroads Bank  
2000 S. Bankers Street  
Effingham, IL 62401

**Employer Identification Number:** 37-0975178

**Effective Date:** January 1, 1997

Crossroads Bank maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

**Number of Plans and Participants in Each Plan:** One Plan covering four employees.

**Dated:** April 30, 1997

**CROSSROADS BANK**

By: Melvin L. Hebert, President  
Plan Administrator