

DTC

DAVIS TRUST COMPANY

227 DAVIS AVENUE
POST OFFICE BOX 1429
ELKINS, WEST VIRGINIA 26241-1429
TELEPHONE: (304) 636-0991

May 5, 2003

Top Hat Exemption
Pension and Welfare Benefits Administration Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

2520032540618

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for un-funded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Davis Trust Company
227 Davis Avenue
P.O. Box 1429
Elkins, WV 26241

2. Federal Employer Identification No. (EIN):

55-015-6060

3. The Employer has adopted a welfare benefit plan primarily for the purpose of providing a benefit to a select group of management or highly compensated employees. The plan was made effective on March 27, 2003.

4. There are 13 participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

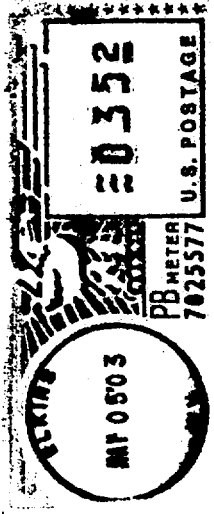
Very truly yours,


Hugh G. Hitchcock, Asst. CEO & Asst. Secretary
Davis Trust Company

By _____
Officer, title

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