



U.S. DEPT. OF LABOR
Cottonwood Valley Bank

03 JUN -9 P. 10

Member FDIC

B. J. Linnens, Chairman / President

June 2, 2003

Top Hat Exemption
 Pension and Welfare Benefits Administration
 Room N-1513
 U.S. Department of Labor
 200 Constitution Avenue NW
 Washington, DC 20310

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 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. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Cottonwood Valley Bank
 P O Box 67
 Cedar Point, KS 66843-0067

2. Federal Employer Identification No. (EIN):

48-0163260

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective April 23, 2003.

4. There are two (2) participants in the plan.

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

Cordially,

B. J. Linnens
 B. J. Linnens

Main Bank
 P O Box 67
 Cedar Point, KS 66843-0067
 620-274-4221 Fax 620-274-4222



Cottonwood Valley Bank

Member FDIC

B. J. Linnens, Chairman / President

June 2, 2003

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

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 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. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Cottonwood Valley Bank
P O Box 67
Cedar Point, KS 66843-0067

2. Federal Employer Identification No. (EIN):

48-0163260

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective April 23, 2003.

4. There are two (2) participants in the plan.

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

Cordially,

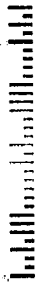

B. J. Linnens

Main Bank
P O Box 67
Cedar Point, KS 66843-0067
620-274-4221 Fax 620-274-4222

COPY

B. J. Linnens, Chm/President

CVB Cottonwood Valley Bank
P.O. Box 67 • Cedar Point, KS 66843



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

