



First Arkansas Bank & Trust

Member FDIC

Larry T. Wilson
Chairman,
President and
Chief Executive Officer

2520032541589

Date: March 27, 2002

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

02 APR 22 PM 2:22

Dear Sir or Madam:

In compliance with the requirements of the alternative reporting and disclosure method under Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 for unfunded plans for a select group of management or highly compensated employees, specified in the Department of Labor Regulations § 2520.104-23, the following information is provided by the undersigned employer:

Name and Address of Employer:

Mr. Larry Wilson
First Arkansas Bank & Trust
600 West Main
P.O. Box 827
Jacksonville, AR 72078

Employer Identification Number:

71-0231333

Number of plans: 1

Number of Participants in plan(s):

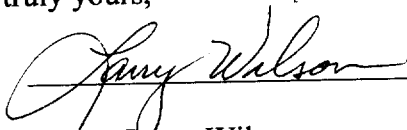
First Arkansas Bank & Trust Executive Incentive Deferred Compensation Plan
12

Date of Adoption: December 17, 2001



The First Arkansas Bank and Trust maintains this Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

Very truly yours,



By: Larry Wilson

Title: Chairman + Pres.

435 North Main Street
Doylestown, PA 19001

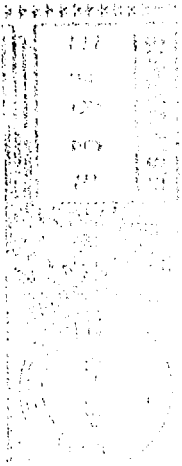


CHAROI
Benefiting

VERIFIED MAIL



7001 2510 0009 0555 8495



**RETURN RECEIPT
REQUESTED**

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Pension and Welfare Benefits Administration
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U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

20210+0001

