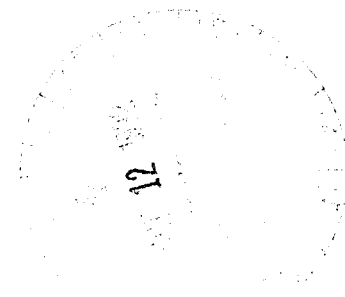




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GRAYSON NATIONAL BANK

INDEPENDENCE, VIRGINIA 24348



September 25, 1992

Office of Employee Benefit Security
Labor Management Services Administration
U. S. Department of Labor
Washington, D. C. 20216

114

Re: Disclosure Requirement - Regulation Section 2520.104-23
Plans maintained for a group of management or highly compensated employees

54-0228860

Grayson National Bank
P.O. Box 186
Independence, Virginia 24348

114

Grayson National Bank has one (1) plan to supply deferred compensation benefits for a group of management or highly compensated employees.

Date of Plan	Number of Employees Included
December 1, 1987	4

Our check in the amount of \$1,000 is included in payment of civil penalties for failure to file timely Statement of Disclosure required under Department of Labor Section 2520.104-23.

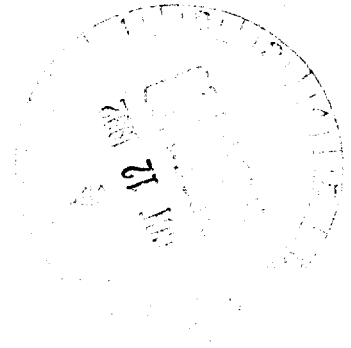
8446

Yours very truly,

Carl J. Richardson
President

Enclosure

8446

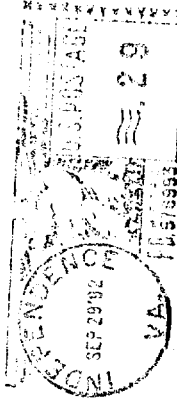




GRAYSON NATIONAL BANK

POST OFFICE BOX 186
INDEPENDENCE, VIRGINIA 24348

COMPLETE
BANKING SERVICE
SINCE 1900



ROANOKE VA 240 09/29/92 PM #1

Office of Employee Benefit Security
Labor Management Services Administration
U. S. Department of Labor
Washington, D. C. 20216

