



U.S. DEPT. OF LABOR
EBSA/PUBLIC DISCLOSURE
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Jack Chadwell
President

Charlotte Goodwin
Vice President

Lewis Taylor
Loan Officer

106 South Main Street, Suite 103 • Crossville, Tennessee 38555 • (931) 484-6178 • Fax (931) 484-4967

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

2520032901041

To: The Secretary of Labor

Date: April 29, 2002

From: Employer Highland Federal Savings and Loan
Association of Crossville
Address 106 South Main Street
Suite 103
Crossville, TN 38555

Employer Identification Number: 620638999

Dear Sir:

This declaration constitutes the statement required by 29 C.F.R. Sec. 2520.104-23(a)(1), to be filed with the Secretary of Labor, in respect to nonqualified deferred compensation plans maintained by the above employer.

The employer currently maintains two (1) nonqualified deferred compensation plans for executives who are members of a select group of management or who are highly compensated. The employer will provide a copy of each plan document upon request.

The number of participants in the plan is currently two.

Plan Administrator: Jack Chadwell

Title: President

Employer: Highland Federal Savings and Loan

