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U.S. DEPT. OF LABOR
PWSA/PUBLIC DISCLOSURE
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February 8, 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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified indexed retirement plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: First National Bank in Green Forest
2. Mailing address of the employer: 1900
Green Forest, AR 72638
3. Employer's Federal Identification Number (EIN): 71-0077631
4. Number of plans maintained: One
5. Number of participants in each plan: One
6. Date plan was implemented: 11-01-01

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

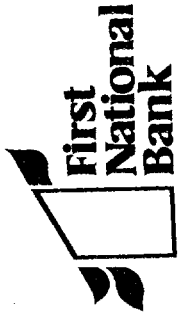
First National Bank in Green Forest

By:

Handwritten signature of Stephen M. Polk Sr. in black ink, written over a horizontal line. Below the line, the text "Plan Administrator" is printed.

Plan Administrator

T266 2625 E000 DEST 0002



CERTIFIED MAIL

PLACE STICKER AT TOP OF ENVELOPE
TO THE RIGHT OF RETURN ADDRESS.
FOLD AT DOTTED LINE

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