

December 4, 2001

U.S. DEPT. OF LABOR  
PDBA/PUBLIC DISCLOSURE  
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Top Hat Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue NW  
Washington, D.C. 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:

North Georgia National Bank  
P.O. Box 965  
Calhoun, Georgia, 30703

2. Federal Employer Identification No. (EIN)

58-2404872

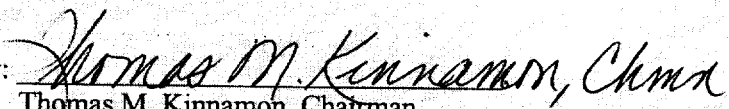
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan were made effective September 25, 2001.

4. There is one participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgement purposes.

Very truly yours,

North Georgia National Bank

By:   
Thomas M. Kinnamon, Chairman

