

2520032905044



CERTIFIED MAIL - RETURN RECEIPT REQUESTED

February 23, 1999

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 Executive Revenue Neutral plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Austin Bank, Texas National Association
2. Mailing address of the employer: P.O. Box 951, Jacksonville, Texas 75766
3. Employer's Federal Identification Number (EIN): 75-0358895
4. Number of plans maintained: Two
5. Number of participants in each plan: Salary Continuation Plan = One  
Executive Revenue Neutral Plan = Four
6. Date plan was implemented: 12/08/98

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,

Austin Bank, Texas National Association



Lynn Littlejohn  
Plan Administrator

cc: Keith Chambers  
Sissy Austin

200 East Commerce P.O. Box 951 Jacksonville, TX 75766 903-586-1526 Fax 903-586-0643  
Member FDIC