

**MISSISSIPPI
BANKERS
ASSOCIATION**

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ASSISTANT DIRECTOR FOR
GOVERNMENT RELATIONS
B. Clint Gardner
ASSOCIATE DIRECTOR
Thelma M. Fryant

October 15, 1993

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

RE: Mississippi Bankers Association
Deferred Compensation Plan for Thelma A. Fryant

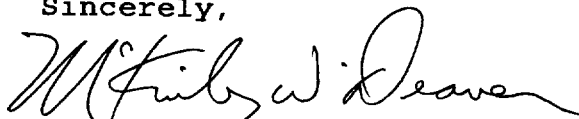
Gentlemen:

In compliance with the Employee Retirement Income Security Act of 1974, we are submitting the following information on the aforementioned Deferred Compensation Plan maintained to provide deferred compensation for a select group of management and highly compensated employees.

1. Name and Address of Employer: Mississippi Bankers Association
P. O. Box 37
Jackson, MS 39205-0037
2. Employer Identification Number: 64-0204860
3. We maintain this plan to provide deferred compensation to a select group of management employees and the benefits are paid from insurance contracts, the premiums on which are paid by the employer from its general assets.
4. We maintain four plans with one employee participating in each plan.

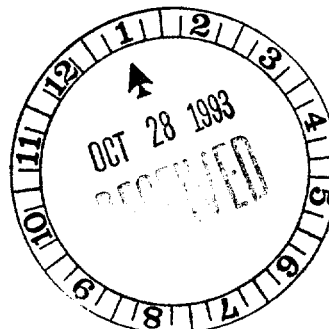
If additional information is needed, please do not hesitate to let us know.

Sincerely,



McKinley W. Deaver
Executive Director

MWD:pj



P.O. BOX 37
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