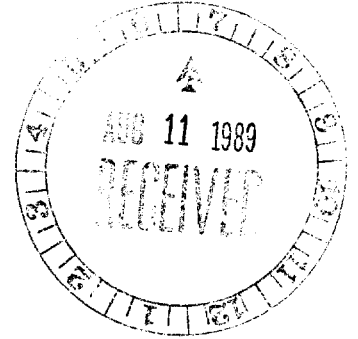


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First NATIONAL Bank

WINNSBORO, TEXAS 75494

TO: Office of Employee Benefits Security
Room N-4633
Labor Management Service Administration
U.S. Department of Labor
Washington, DC 20216



FROM: First National Bank of Winnsboro
315 N. Main
P.O. Box 29
Winnsboro, Texas 75494
Employer Identification No. 75-0665079

Date: July 26, 1989

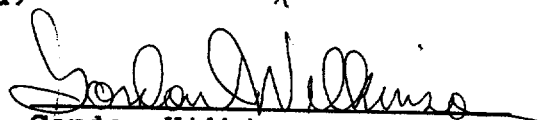
This document constitutes the statement required by 29 C. F. R. Sec. 2520, 104-23(a) (1), to be filed with the Secretary of Labor in respect to Non-Qualified Deferred Compensation Plans maintained by the above employer.

First National Bank of Winnsboro currently maintains 1 Non Qualified Deferred Compensation Plan for employees and/or Directors who are members of a select group of management or who are highly compensated.

There are 16 participants in the plan.

(Signed)

Administrator:


Gordon Wilkinson

Title: Chairman of

Employer: First National Bank of Winnsboro