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390 SOUTH LOWE AVENUE, P.O. BOX 848  
COOKEVILLE, TN 38501  
TELEPHONE (615) 528-2265  
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February 22, 1995

Pension and Welfare Benefit Administration  
200 Constitution Avenue, Room N5508  
Washington, DC 20210

Gentlemen:

Pursuant to Section 110 of the Employees Retirement Income Security Act of 1974, the following statement is submitted in compliance with the reporting and disclosure requirements of Part 1 of the Act (alternative filing method allowed under Reg. 2510.104-23). The employer's name, address, and employer identification number are:

**First National Bank of the Cumberland  
P.O. Box 379  
Livingston, TN 38570**

**EIN: 62-0727200**

The undersigned Plan Administrator hereby declares that the employer maintains an unfunded plan primarily for the purpose of providing deferred compensation benefits for a select group of its Executives. There is only one such plan which covers nine (9) Executives. In the future, additional executives may be selected to participate by the Board of Directors.

The Administrator will provide any plan documents upon request as required by Section 104(a)(1) of the Act.

Sincerely,

A handwritten signature in dark ink, appearing to read "R. E. Graham", is written over a horizontal line.

Randal E. Graham  
Plan Administrator

REG:sm

09:50 (M) 02/22/95  
M 02-22-95