

FARMERS & MERCHANTS BANK 2520032033300

P.O. BOX 308

TREZEVANT, TENNESSEE

38258

MEMBER FDIC
FULL SERVICE BANK

AREA CODE: 901
TELEPHONE: 669-3900
669-3100
FAX: 669-1251

December 31, 1992

**AFFIRMATION OF COMPLIANCE
AFFIDAVIT**

I hereby affirm under penalty of perjury, that the attached letter is a true copy of the original letter to the Department of Labor by:

FARMERS & MERCHANTS BANK
P.O. BOX 308
TREZEVANT, TENNESSEE 38258
TAX #62-0198140

and that the original letter was filed within the time limits required by Regulation 2540.104-23. I further affirm that our files indicate that the letter was mailed by regular mail on or about November 15th 1985.

This affidavit is prepared in accordance with recommendations by Mr. Blake Smith of the Compliance Department, U. S. Department of Labor.

Pam Inman

Witness

George L. Atwood

George L. Atwood
Plan Administrator

Janice McClain
Witness

DEC 31 1992

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FARMERS & MERCHANTS BANK

GEORGE L. ATWOOD
PRESIDENT AND
CHAIRMAN OF THE BOARD

November 15, 1985

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

Gentlemen:

Pursuant to Section 110 of the Employee 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. The employer's name, address, and employer identification number is:

Farmers & Merchants Bank

P.O. Box 308

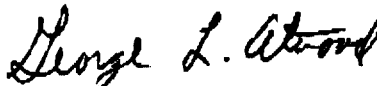
Trezevant, Tennessee 38258

ID. #62-0198140

The undersigned Plan Administrator hereby declares that the employer maintains a plan or plans primarily for the purpose of providing deferred compensation for a select group of its executives. There is only one such plan which includes 1 executive.

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

Sincerely,



George L. Atwood
Plan Administrator

FARMERS & MERCHANTS BANK

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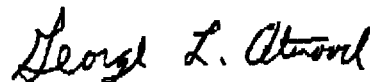
Trezevant, Tennessee 38258

ID. #62-0198140

The undersigned Plan Administrator hereby declares that
the employer maintains a plan or plans primarily for the
purpose of providing deferred compensation for a select
group of its executives. There is only one such plan
which includes 5 executives.

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

Sincerely,



George L. Atwood
Plan Administrator