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December 17, 2003

U.S. DEPT. OF LABOR
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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 salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Tennessee State Bank
2. Mailing address of the employer: P.O. Box 1260
Pigeon Forge, TN 37863
3. Employer's Federal Identification Number (EIN): 62-0866803
4. Number of plans maintained: Two
5. Number of participants in each plan: Salary Continuation Plan = 3
Executive Deferred Compensation Plan = 1
6. Dates plans were implemented: **January 1, 2004**

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

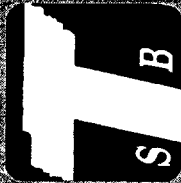
Please contact us if you have any questions on any of the above information.

Sincerely,

Tennessee State Bank

By:

Todd Proffitt
Plan Administrator



KENTUCKY
TENNESSEE
STATE BANK

MAIL TO:
PO Box 1250
Pigeon Forge, TN 37868

SHIP TO:
2210 Parkway
Pigeon Forge, TN 37863

TO:

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