



00 SEP 17 10:10:53

2520040763712

September 9, 2003

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following is provided by the undersigned employer.

- Name and Address of Employer:

Citizens Building and Loan Association
229 Trade Street
Greer, South Carolina 29651

- Federal Employer Identification No. (EIN)

57-0140540

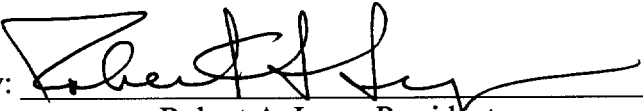
- The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plans were made effective July 28, 2003 to Security Life of Denver.
- There are 13 participants in the plan.

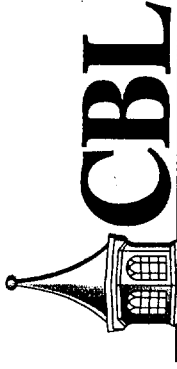


Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

Citizens Building and Loan Association

By: 
Robert A. Lynn, President



Citizens Building and Loan Association

PO Box 388 - Greer, SC 29652

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
US Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

