



**FIRST
COMMERCIAL
BANK**

010 000 01 2:10

John J. Mullins
President
And Chief Executive Officer

October 10, 2003

2520040764008

Nonqualified Plan Exemption
Employee Benefits Security Administration
U.S. Department of Labor, Room N-5644
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: First Commercial Bank Supplemental Executive Retirement Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of the First Commercial Bank Supplemental Executive Retirement Plan, we hereby provide you with the information set forth below:

Name and Address of Employer

First Commercial Bank
P.O. Box 1708
Cullman, AL 35056

Employer's Taxpayer Identification Number

#63-0962641

Required Declaration

The Employer sponsors the First Commercial Bank Supplemental Executive Retirement Plan ("Plan"), which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer. Currently, The First Commercial Bank maintains one nonqualified plan. There are currently two employees eligible to participate or actually participating in these plans. Specifically, there are two employee(s) eligible to participate in this Plan. This Plan's effective date is October 1, 2003.

If you have any questions about this matter, please contact the undersigned.

Sincerely,

VIA CERTIFIED MAIL

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Cullman, AL 35056
(256) 737-9900
Fax (256) 739-9027
www.fcbcc.com

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NONQUALIFIED PLAN EXEMPTION
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ADMINISTRATION
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200 CONSTITUTION AVENUE, N.W.
WASHINGTON, DC 20210

