

WAYNE SHIRLEY  
CHAIRMAN & CEO

GEORGE SHIRLEY  
PRESIDENT

*Citizens of Grainger County Corporation*  
***Citizens Bank and Trust Company***  
*of Grainger County*

*Rutledge, Tennessee 37861*  
*(865) 828-5237*

2520040764024

October 14, 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 information is provided by the undersigned employer.

1. Name and Address of Employer:

Citizens Bank & Trust Co. of Grainger County  
PO Box 98  
Rutledge TN 37861

2. Federal Employer Identification No. (EIN): 62-0159280

3. The Employer has adopted a welfare benefit plan primarily for the purpose of providing a benefit to a select group of management or highly compensated employees. The plan was made effective July 29, 2003.

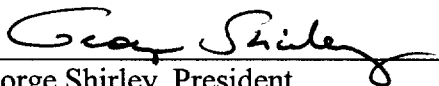
4. There are three participants in the plan.

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

Very Truly Yours,

Citizens Bank & Trust Co. of Grainger County

By:   
George Shirley, President

CITIZENS BANK AND TRUST CO.  
OF GRAINGER COUNTY

Box 98  
RUTLEDGE, TENNESSEE 37861

ADDRESS SERVICE REQUESTED

PRE-SORTED FIRST CLASS

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