

FIRST BANK

of Tennessee

November 17, 2003

2520040764231

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 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 of highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 252.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Bank Name: First Bank of Tennessee
Bank Address: P.O. Box 99
Spring City, Tennessee 37381

2. Federal Employer Identification No. (EIN):

62-0123640

3. The Employer has adopted a plan of deferred compensation of welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective September 2, 2003.

4. There are four participants in this plan.



P.O. Box 398	420 Third Avenue	Dayton, TN 37321	(423) 775- 8400	Fax: (423) 775-2305
P.O. Box 99	369 Front Street	Spring City, TN 37381	(423) 365- 8400	Fax: (423) 365-4132
P.O. Box 237	996 North Gateway Ave.	Rockwood, TN 37854	(865) 354- 8400	Fax: (865) 354-2323
P.O. Box 263	1031 S. Roane St.	Harriman, TN 37748	(865) 882- 8400	Fax: (865) 882-7900

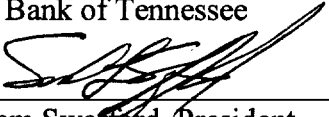
FIRST BANK

of Tennessee

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

Very truly yours,

First Bank of Tennessee

By: 

Sam Swafford, President



P.O. Box 398 · 420 Third Avenue · Dayton, Tennessee 37321 · 423-775-8400 · Fax 423-775-2305
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