

2520040182458

# BANK OF RED BAY

P. O. BOX 449 • RED BAY, ALABAMA 35582

(205) 356-4445



Your kind of people.

ORGANIZED 1908

August 29, 1994

T. H.

Secretary of Labor  
Office of Employee Benefits Security  
Labor-Management Services Administration  
United States Department of Labor  
Washington, D.C. 20216

To the Secretary of Labor:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title 1, Part 1, as provided for an unfunded or uninsured pension plan for a select group of management or highly compensated employees, the following information is provided:

- (1) The employer's name: Bank of Red Bay  
and address: P. O. Box 449  
Red Bay, AL 35582
- (2) The employer's federal tax identification number (EIN) is 63-0828070
- (3) The number of participants in each plan is:

<u>PLAN NAME</u>	<u>NUMBER OF INITIAL PARTICIPANTS</u>
Second Directors' Deferred Income Plan	(4)

- (4) The effective date of the plan is January 15, 1994.

The above plan is maintained primarily for the purpose of providing deferred compensation in the form of salary continuation benefits to a select group of management or highly compensated employees. The plan is administered by First Southern Trust Company.

Yours very truly,

BANK OF RED BAY  
Billy M. Bolton  
President/CEO

BMB\pmc

