



**The First
National Bank**
of Central Texas

U.S. DEPT. OF LABOR
ESEA/PUBLIC DISCLOSURE
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August 30, 2000

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified Deferred Compensation Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of employer: First National Bank of Central Texas
2. Mailing Address of employer: P.O. Box 2662, Waco, TX 76702-2662
3. Employer's Federal Identification Number (EIN): 74-0766260
4. Number of plans maintained: One
5. Number of participants in each plan: Six
6. Date plan was implemented: July 14, 2000

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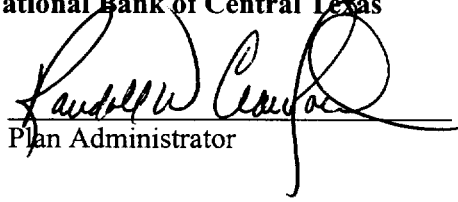
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

First National Bank of Central Texas

By:

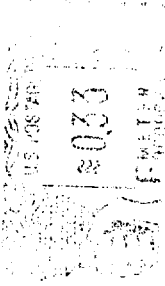

Plan Administrator



The First National Bank of Central Texas

Waco • Mart
1835 North Valley Mills Drive
P.O. Box 2662, Waco, TX 76702-2662

RETURN SERVICE REQUESTED



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