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# Security Bank & Trust Co.

P.O. Box 1209  
Paris, Tennessee 38242  
(901) 642-6644

2520042390397

August 7, 1997

Pension and Welfare Benefit Administration  
200 Constitution Avenue, Room N5508  
Washington, DC. 20210

Gentlemen:

Pursuant to Section 110 of the Employees Retirement Income Security Act of 1974, the following statement is submitted in compliance with the reporting and disclosure requirements of Part 1 of the Act (alternative filing method allowed under Reg. 2520.104-23). The owner's name, address, and employer identification number are:

Security Bank and Trust Company  
210 West Washington Street  
Paris, TN. 38242

EIN: # 62-0170940 62-0170940

The undersigned Plan Administrator hereby declares the employer maintains an unfunded plan primarily for the purpose of providing an excess benefit plan for a select group of its Directors. There is only one such plan which covers eight (8) Directors. In the future, additional directors may be selected to participate by the Board of Directors.

The Administrator will provide any plan documents upon request as required by Section 104(a) (1) of the Act.

Sincerely,

Becki Walker, LP

Becki Walker  
Plan Administrator

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Other Locations To Serve You

Paris Landing  
(901) 642-5366

Lakeway  
(901) 644-3025

Cottage Grove  
(901) 752-3192

Mineral Wells  
(901) 644-7101

West Wood  
(901) 642-6700

Purveyor  
(901) 247-3261

