

2520042391598

MERCHANTS & FARMERS BANK

OF GREENE COUNTY



P. O. Box 568

EUTAW, ALABAMA 35462

(205) 372-3311

2-17, _____, 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 Executive Indexed Retirement Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Merchants & Farmers Bancshares, Inc.
2. Mailing address of the employer: P.O. Box 568, Eutaw, AL 35462-0568
3. Employer's Federal Identification Number (EIN): 63-0139805
4. Number of plans maintained: One
5. Number of participants in each plan: Three
6. Date plan was implemented: 2-17-2000

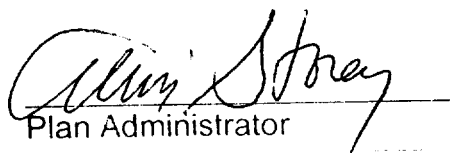
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

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

Sincerely,

Merchants & Farmers Bancshares, Inc.

By:


Plan Administrator

MERCHANTS & FARMERS BANK

OF GREENE COUNTY

EUTAW, ALABAMA

35462

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