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March 31, 1999

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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 Deferred Compensation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: First National Bank in Graham
2. Mailing address of the employer: PO Box 540, Graham, TX 76450
3. Employer's Federal Identification Number (EIN): 75-0297800
4. Number of plans maintained *: One
5. Number of participants in each plan *: Six
6. Date(s) new plan(s) was implemented:

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

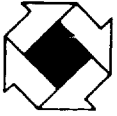
Please contact us if you have any questions on any of the above information.

Sincerely,

First National Bank in Graham

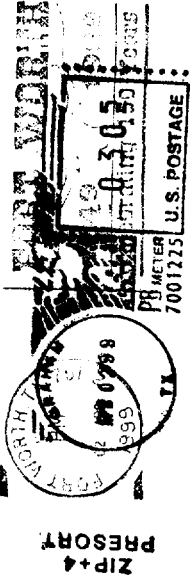
By: Donna Goloz
Plan Administrator

* Note: We previously reported five individuals in this plan. We have just added one more individual; a total of six plan participants.



First National Bank

IN GRAHAM
P.O. Box 540 • Graham, Texas 76450 • 940/549-2040



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