

U.S. DEPT. OF LABOR
PWBA/PUBLIC DISCLOSURE

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First National Bank

206 South First Street ♦ P.O. Box 289 ♦ Pulaski, TN 38478-0289
931-363-2585 ♦ Fax: 931-363-7574 ♦ www.fnbforyou.com

Top Hat
2520042392889

James T. Cox
President & CEO

March 12, 2001

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:

First National Bank of Pulaski
P. O. Box 289
Pulaski, TN

EIN: #62-0339305

The undersigned Plan Administrator hereby declares that the employer maintains an unfounded plan primarily for the purpose of providing a retirement benefit plan for its Directors. There is only one such plan which covers fourteen (14) Directors. In the future, additional Directors may participate.

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

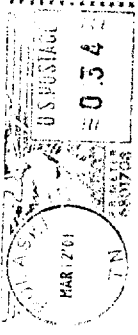
Sincerely,

James T. Cox
Plan Administrator



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