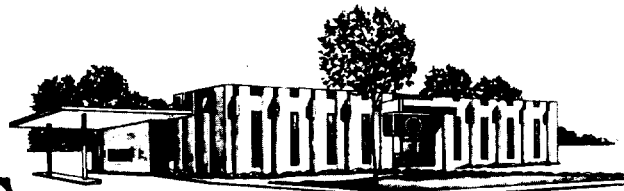


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[Handwritten initials]



The Hardin County Bank

1200 WAYNE ROAD • SAVANNAH, TENNESSEE 38372
(901) 925-9001 • FAX (901) 925-8106

EDDIE K. WHITLOW
PRESIDENT

December 1, 1998

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:

Hardin County Bank
1200 Wayne Road
Savannah, TN 38372

EIN: #62-0881969

The undersigned Plan Administrator hereby declares that the employer maintains an unfunded plan primarily for the purpose of providing an excess benefit plan for a select group of its Employees. There is only one such plan which covers seven (7) Employees. In the future, additional employees 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,

Eddie K. Whitlow

Plan Administrator



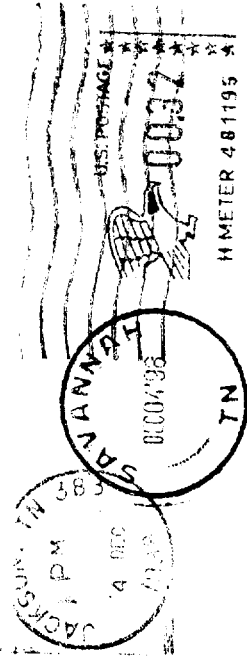
THE HARDIN COUNTY BANK

1200 WAYNE ROAD

P.O. BOX 940

SAVANNAH, TN 38372

ADDRESS CORRECTION REQUESTED



PENSION AND WELFARE BENEFIT ADMINISTRATION
200 CONSTITUTION AVENUE, ROOM ~~1100~~
WASHINGTON, DC 20210

NS619

