

**BANK OF
WRIGHTSVILLE**

2520043380288



T. L. Lovett, Jr.
Chief Executive Officer

December 17, 1998

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 Incentive Retirement plan sponsored by our organization for a selected group of management or highly compensated employees.


1. Name of the employer: Bank of Wrightsville
2. Mailing address of the employer: 110 Bradford Street, Wrightsville, Ga. 31096
3. Employer's Federal Tax Identification Number (EIN): 58-0153290
4. Number of Plans Maintained: One
5. Number of Participants in each plan: One
6. Date plan was implemented: September 23, 1998

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,

Bank of Wrightsville


T. L. Lovett, Jr.
Plan Administrator

Post Office Box 320
110 Bradford Street
Wrightsville, Georgia 31096
(912) 864-3347
(912) 864-0327 FAX