

FIRST FEDERAL BANK  
BUILDING AND GROWING WITH THE SOUTH

2520043381018

A FEDERAL SAVINGS BANK

1300 MCFARLAND BOULEVARD N.E.  
TUSCALOOSA, ALABAMA 35406  
PHONE 205-391-6700  
TOLL FREE 800-239-6929  
FAX 205-391-6738  
<http://www.1stfed.com>  
E-Mail: [info@1stfed.com](mailto:info@1stfed.com)

May 26, 2004

Top Hat Exemption  
Pension and Welfare Benefits Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue NW  
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

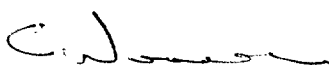
To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:  
  
First Federal Bank  
1300 McFarland Blvd. NE  
Tuscaloosa, AL 35403
2. Federal Employer Identification No. (EIN):  
  
63-0414306
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective April 26, 2004.
4. There are three (3) participants in this plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgement purposes.

Very Truly Yours,

  
Charles G. Wolbach/President  
First Federal Bank

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