



2520043381148

Lin Latta
President/CEO

June 11, 2004

Nonqualified Plan Exemption
Employee Benefits Security Administration
U. S. Department of Labor Room N-5644
200 Constitution Avenue, N. W.
Washington, DC 20210

Re: Farmers & Merchants Bank Supplemental Retirement Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of the Farmers & Merchants Bank Supplemental Executive Retirement Plan, we hereby provide you with the information set forth below:

Name and Address of Employer

Farmers & Merchants Bank
116 East Ladiga Street
Piedmont, AL 36272

Employer's Tax Identification Number

63-0071520

Required Declaration

The Employer sponsors the Farmers & Merchants Bank Supplemental Retirement Plan ("Plan"), which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of general assets of the employer. Currently, The Farmers & Merchants Bank maintains one nonqualified plan. There are currently two employees eligible to participate or actually participating in

these plans. Specifically, there are two employee(s) eligible to participate in this Plan.
This Plan's effective dates is April 1, 2004

If you have any questions about this matter, please contact the undersigned.

Sincerely Yours,

A handwritten signature in black ink, appearing to read "Latta", with a horizontal line extending to the right.

Lin Latta
President and
Chief Executive Officer

VIA CERTIFIED MAIL



Farmers &
Merchants Bank

P.O. Box 390, Piedmont, Alabama 36272
PHONE: 205-447-9041

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL™



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