

 BANK OF
KILMICHAEL

P.O. BOX 187 · KILMICHAEL, MS 39747
(662) 262-7844 · FAX (662) 262-7932

July 28, 2004

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

2520043381455

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Bank of Kilmichael
2. Mailing address of the employer: 120 N. Depot Avenue, Kilmichael, MS 39747
3. Employer's Federal Identification Number (EIN): 64-0185570
4. Number of plans maintained: 1
5. Number of participants in each plan: 3
6. Date plan was implemented: July 27, 2004

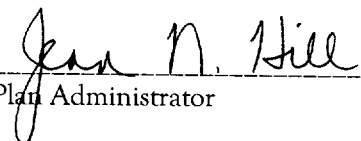
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

Bank of Kilmichael

By:


Plan Administrator

**BANK OF
KILMICHAEL**

P.O. BOX 187 - KILMICHAEL, MS 39747
(662) 262-7844 - FAX (662) 262-7932

**BANK OF
KILMICHAEL**

POSTAGE
PAID
AT
KILMICHAEL, MS



U.S. POSTAGE
0.37
H METERS 59216

**Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, DC 20210**

