



September 7, 2004

2520043381735

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 I of Title I of the Employee Retirement Income Security Act of 1974 for unfounded 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.

1. Name and Address of Employer:  
  
First Chatham Bank  
P. O. Box 11167  
Savannah, GA 31412-1367
2. Federal Employer Identification No. (EIN):  
  
14-1875480
3. The Employer has adopted a welfare benefit plan primarily for the purpose of providing a benefit to a select group of management or highly compensated employees. The plan was made effective September 1, 2004.
4. There is one (1) participant in the plan.

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

Very truly yours,

A handwritten signature in black ink, appearing to read "William M. Austin". The signature is fluid and cursive, with a prominent initial "W" and a long, sweeping tail.

William M. Austin  
Executive Vice President/  
Chief Operating Officer



FIRST CHATHAM BANK

POST OFFICE BOX 11167 SAVANNAH, GA 31412-1367



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