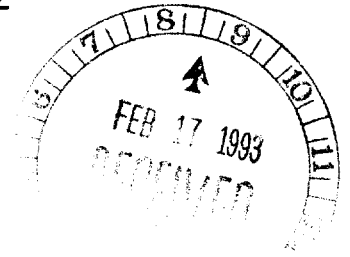


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**TOP HAT PLAN STATEMENT**  
**PURSUANT TO DOL REG. § 2520.104-23(b)**



Name and address of employer: Citizens and Farmers Bank  
P. O. Box 391  
West Point, VA 23181

Employer Identification Number: 54-0169510

Declaration: The above-referenced employer maintains a plan primarily for the purpose of providing deferred compensation for a select group of management/highly compensated employees.

Number of Plans: One

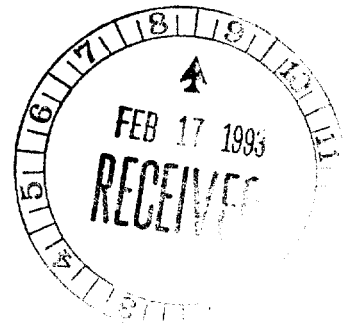
Number of Employees in Plan: One

34198



Larry G. Dillon,  
President

Date: 12/24/92



34198



Citizens and Farmers Bank  
P. O. Box 391  
West Point, Virginia 23181

PENSION & WELFARE BENEFITS ADMINISTRATION  
P.O. BOX 75212  
WASHINGTON, D.C. 20013-5212

