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**Citizens
National
Bank**

1 CARNEGIE • P. O. BOX 1629
BROWNWOOD, TEXAS 76804
(915) 643-3545



December 30, 2004

Supplemental Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

RE: Top Hat Plan Notification

Ladies and Gentlemen:

The following information is provided in compliance with the Department of Labor regulations promulgated at §2520.104-23 under the Employee Retirement Income Security Act of 1974, as amended:

Name of Employer:	Citizens National Bank
Address of Employer:	1 Carnegie Brownwood, Texas 76801
Employer EIN:	75-0187775
Declaration:	The Employer maintains a plan primarily for the purpose of providing deferred compensation for a management level, highly compensated employee.
Number of Plans:	One (1)
Number of Employees Participating:	Seven (7)
Name of Plan:	Citizens National Bank Supplemental Executive Retirement Plan

Additional information concerning the plan, including a copy of the plan document, is available from the plan sponsor.

Sincerely,

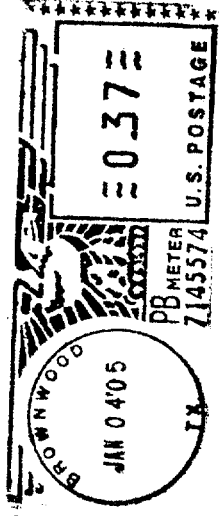
Keith Clark



**Citizens
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at Brownwood

P.O. Box 1629 Brownwood, Texas 76804



SUPPLEMENTAL PLAN EXEMPTION
PENSION AND WELFARE BENEFITS ADMINISTRATION
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