

2520005097410



April 6, 2005

CERTIFIED MAIL # 7004 1350 0005 0627 7726
RETURN RECEIPT REQUESTED

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

RE: Rabun County Bank Supplemental Executive Non-Qualified Retirement
Plan

Dear Sir or Madam:

Pursuant to the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974, as amended, allowed under DOL Reg. (29 C.F.R.) §2520.104-23, and on behalf of Rabun County Bank (the "Employer"), located at 121 Rickman Street, federal employer identification number 58-1239621, the purpose of this letter is to notify you that the Employer has recently created and now sponsors and maintains the Rabun County Bank Supplemental Executive Non-Qualified Retirement Plan (the "Plan") for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The Plan currently has four (4) employee(s) participating in the Plan and is the FIRST plan maintained by the Employer for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

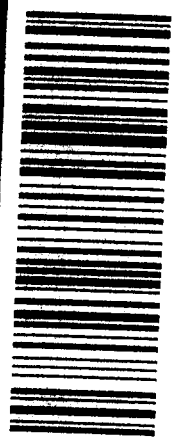
Sincerely,


JOHNNY MARK IRVIN
CEO
RABUN COUNTY BANK

Main Office: P. O. Box 845, Clayton, GA 30525 (706) 782-4571 Fax # (706) 782-9208
Branch: P. O. Box 390, Dillard, GA 30537 (706) 746-2221 Fax # (706) 746-2257



P.O. Box 845
Clayton, GA 30525-0008



7004 1350 0005 0627 7726

HASLER

\$4.42

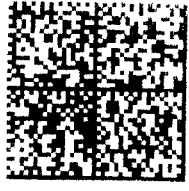
APR 07 2005

US POSTAGE

FIRST CLASS

MAILED FROM 30525

01TAG413001935



Top Hat Plan Exemption
Pension & Welfare Benefits Adm.
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

