



**FIRST NATIONAL BANK  
OF ANDERSON**

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2520032034226

November 3, 1997

Certified Mail P 964 655 006  
Return Receipt Requested

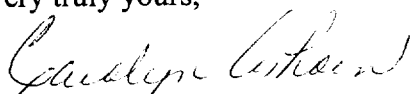
Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

Gentlemen:

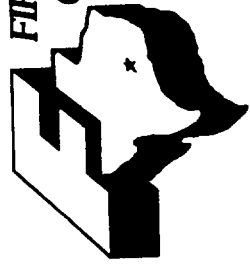
In accordance with DOL Regulation 2520.104-23, which provides an alternative method of compliance for certain unfunded plans maintained by an employer for a select group of management or highly compensated employees, the following information is enclosed:

- (i) Name and address of Employer: First National Bank of Anderson  
Post Office Box 159  
Anderson, Texas 77830
- (ii) Employer Identification Number: 74-0486038
- (iii) The Employer established a plan in September of 1997 for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The name of the plan is: Executive Indexed Salary Continuation Agreement (covers on person).

Very truly yours,

  
Carolyn Ashorn  
Vice President and Cashier

Cac



**FIRST NATIONAL BANK  
OF ANDERSON**

P.O. BOX 159  
ANDERSON, TEXAS 77830-0159

ADDRESS CORRECTION REQUESTED

**CERTIFIED**

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**MAIL**

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