

2520052090827

November 1, 1999

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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified Executive Indexed Retirement plan and an Executive Deferred Compensation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: American National Bank
2. Mailing address of the employer: PO Box 39209, Oakland Park, FL 33308
3. Employer's Federal Identification Number (EIN): 59-2430369
4. Number of plans maintained: Two
5. Number of participants in each plan: Executive Indexed Retirement Plan = 3
Executive Deferred Compensation Plan = 3
6. Date plan was implemented: August 1, 1999

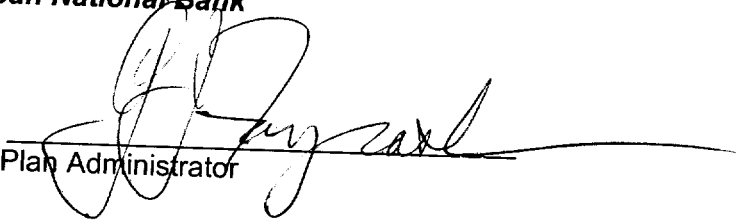
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

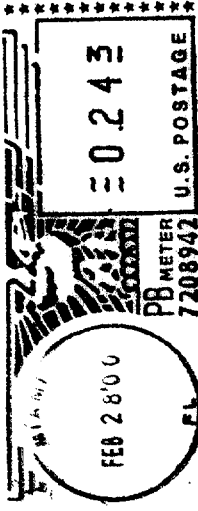
American National Bank

By:


Plan Administrator

ANB American
NATIONAL BANK
Real Neighborhood Banking

4301 North Federal Highway
Oakland Park, Florida 33308



PRESTON
FIRST CLASS

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