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The Commercial Bank
OF OZARK
SINCE 1959

December 30, 1999

*Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210*

RE: Notice of Plan of Deferred Compensation

To the Secretary of Labor:

In compliance with the alternative method of reporting and disclosure under Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. *Name and Address of Employer:*

*The Commercial Bank of Ozark
P. O. Box 1029 - Ozark, Al 36361*

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2. *Federal Employer Identification No. (EIN):*

63-0393244


3. *The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective October 12, 1999.*

4. *There are two participants in the plan.*

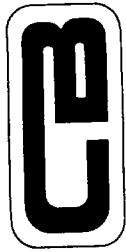
Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes. A postage paid, self-addressed envelope is also enclosed for your convenience.

Very truly yours,

The Commercial Bank of Ozark

By: 
Charles F. Harper
Chairman & President

Enclosures



CFH

The Commercial Bank

OF OZARK

200 S. MERRICK AVENUE • P.O. BOX 1029 • OZARK, ALABAMA 36361-1029

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