

Bank of TRAVELERS REST

Member FDIC

P.O. Box 1067 • Travelers Rest, SC 29690-1067 • (864) 834-9031 • (864) 834-5276 (FAX)

June 28, 2001

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

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U.S. DEPT. OF LABOR
ERISA/PUBLIC DISCLOSURE
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Dear Sir or Madam:

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

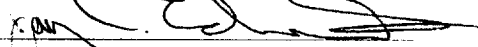
1. Name of the employer: Bank of Travelers Rest
2. Mailing address of the employer: 42 Plaza Drive, Travelers Rest, SC 29690
3. Employer's Federal Identification Number (EIN): 57-0282578
4. Number of plans maintained: One
5. Number of participants in each plan: Eight
6. Date plan was implemented: June 28, 2001

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

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

Sincerely,

Bank of Travelers Rest

By: 
Jay C. Edwards, Chief Financial Officer
Plan Administrator

**Bank of
TRAVELERS REST**

P.O. Box 1067 • Travelers Rest, SC 29680-1067

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**RETURN RECEIPT
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