



2520052092740

CITIZENS NATIONAL BANK

William Y. Carroll
*Chairman, President
and
Chief Executive Officer*

July 22, 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 Salary Continuation plan and an Executive Indexed Retirement plan sponsored by our organization for a select group of management or highly compensated employees.

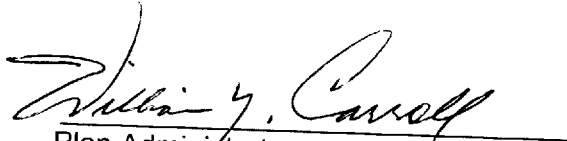
1. Name of the employer: Citizens National Bank
2. Mailing address of the employer: PO Box 4610, Sevierville, TN 37864
3. Employer's Federal Identification Number (EIN): 62-0883220
4. Number of plans maintained: Two
5. Number of participants in each plan: Salary Continuation Plan = Three
Executive Indexed Retirement Plan = Three
6. Date plans were implemented: June 3, 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,

Citizens National Bank

By: 
Plan Administrator



CITIZENS NATIONAL BANK

P.O. Box 4610 • Sevierville, Tennessee 37864-4610

ADDRESS SERVICE REQUESTED

Z 362 629 759

MAIL

RETURN RECEIPT REQUESTED



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