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## The Merchants & Citizens Bank

200 COLLEGE STREET • P.O. BOX 658  
McRAE, GEORGIA 31055  
PH. (912) 868-5656  
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U.S. DEPT. OF LABOR  
PDBA/PUBLIC DISCLOSURE  
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July 31, 2001

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

Dear Sir or Madam:


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

1. Name of the employer: The Merchants & Citizens Bank
2. Mailing address of the employer: 200 College Street, McRae, GA 31055
3. Employer's Federal Identification Number: 58-0349140
4. Number of plans maintained: One
5. Number of participants in each plan: Four
6. Date plan was implemented: June 12, 2001

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

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

Sincerely,

  
Ralph Rodgers  
President/Plan administrator

**FDIC**

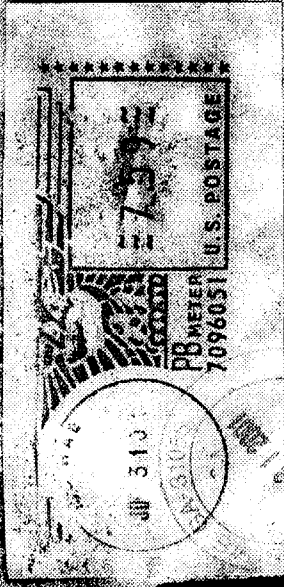
"The Bank You Can Bank On"



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