



U.S. DEPT. OF LABOR  
PWBA/PUBLIC DISCLOSURE

01 SEP 24 AM 11:00

P.O. BOX 947  
708 SOUTH MAIN STREET  
STUTTGART, AR 72160  
870-673-6911  
870-672-4282 (FAX)

August 20, 2001

2520052094506

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

Dear Sir or Madame:

In accordance with 29 CFR 2520.104-23, on behalf of The Farmers & Merchants Supplemental Executive Retirement Plan, we hereby provide you with the information set forth below:

**Name and Address of Employer**

The Farmers and Merchants Bank  
P. O. Box 947  
Stuttgart, AR 72160

**Employer's Taxpayer Identification Number**

71-0203044

**Required Declaration**

The Employer sponsors The Farmers & Merchants Supplemental Executive Retirement Plan, which has the effect of deferring compensation for a select group of management, or highly compensated employees. Benefits are paid out of the general assets of the Employer. Currently ten (10) employees are eligible to participate in the Plan. The plan effective date is July 1, 2001.

If you have any questions about this matter, please contact the undersigned.

Sincerely,

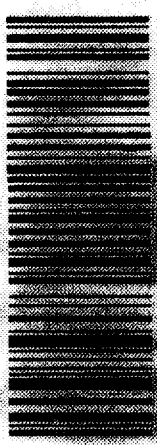
Don Pattillo  
President and CEO

100 Westwood Place

Suite 440

Brentwood, TN 37027

**CERTIFIED MAIL**



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Pension and Welfare Benefits Administration

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200 Constitution Avenue, N.W.

Washington, D.C. 20210

**RETURN RECEIPT  
REQUESTED**

