

U.S. DEPT. OF LABOR
PWBA/FEDERAL DISCLOSURE
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The Bank of
MEMBER FDIC
JACKSON

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March 2, 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

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 sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: The Bank of Jackson
2. Mailing address of the employer: 558 Carriage House Dr., Jackson, TN 38305
3. Employer's Federal Identification Number (EIN): 62-1682903
4. Number of plans maintained: One
5. Number of participants in each plan: One
6. Date plan was implemented: January 1, 2001

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,

The Bank of Jackson

By:

Debraley Hancock
Plan Administrator

The Bank of

JACKSON
Member FDIC

558 Carriage House Drive
Jackson, TN 38305

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