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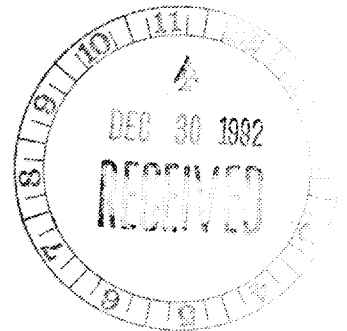
Member FDIC

ST
**FIRST NATIONAL
BANK**

of Alma

December 18, 1992

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 Sirs:

The Secretary of Labor has, by regulation, established a simplified method of compliance, or amnesty program, with ERISA for employers who establish an unfunded plan of deferred compensation for a group of highly compensated executives.

This letter is to inform the Secretary of Labor that the First National Bank of Alma, of the below address:

First National Bank of Alma
P. O. Box 2028
Alma, Georgia 31510

17,039

with a tax employee identification number of 58-1645593 has established an unfunded plan of deferred compensation for a select group of Directors.

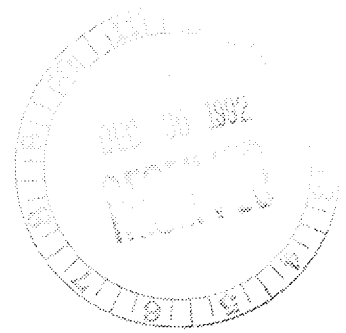
First National Bank of Alma has established one such plan and the total number of employees covered in the plan is four (4).

First National Bank of Alma has elected to participate in the amnesty program and pay a self imposed penalty of \$1,000.00. First National Bank of Alma will be willing, upon request, to furnish the Secretary of Labor with any plan documents.

Very truly yours,

W. Marshall Anderson

W. Marshall Anderson,
Vice President



17,039

FIRST NATIONAL BANK
of *Alma*

ALMA, GEORGIA 31510-2028



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