

Uwharrie Capital Corp

September 24, 2001

2520053321532

U.S. DEPT. OF LABOR
PENSION/WELFARE DISCLOSURE
01 OCT 11 PM 1:47

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

Re: Notice of Plan of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Uwharrie Capital Corp
PO Box 338
167 North Second Street
Albemarle NC 28002-0338

2. Federal Employer Identification No. (EIN):

56-1814206

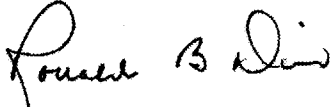
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective June 28, 2001.

4. There is one participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes.

Very truly yours,

UWHARRIE CAPITAL CORP

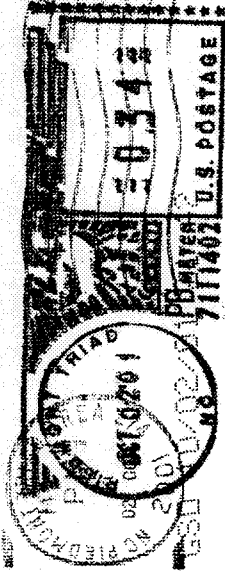
A handwritten signature in black ink, appearing to read "Ronald B. Davis". The signature is written in a cursive style with a large initial "R" and a distinct "B".

Ronald B. Davis
President

Enclosures

Uwharrie Capital Corp

P. O. Box 338
Albemarle, NC 28002-0338



DCR#1

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