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U.S. DEPT. OF LABOR
FWBA/PUBLIC DISCLOSURE
98 AUG 11 AM 11:58

P.O. Drawer 911
Kleberg and 6th St.
Kingsville, Tx. 78364

August 1, 1998

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: Kleberg First national Bank of Kingsville
2. Mailing address of the employer: P.O. Box 911, Kingsville, Texas 78364
3. Employers Federal Identification Number (EIN): 74-0726853
4. Number of plans maintained: One
5. Number of participants in each plan: One
6. Date plan was implemented: May 27, 1998

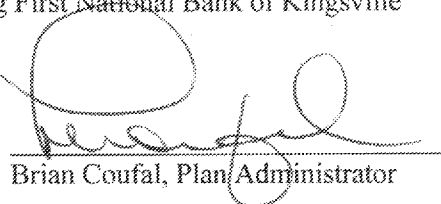
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

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

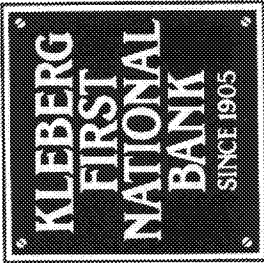
Sincerely,

Kleberg First National Bank of Kingsville

By:


Brian Coufal, Plan Administrator

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