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April 18, 2006

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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 Supplemental Life Insurance Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Community Banking Co of Fitzgerald
2. Mailing address of the employer: 102 West Roanoke Drive, Fitzgerald, GA 31750
3. Employer's Federal Identification Number (EIN): 58-2216814
4. Number of plans maintained: 1
5. Number of participants: 3
6. Date plan was implemented: February 15, 2006

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,

Community Banking Co of Fitzgerald

By: Becky Donnell Senior V.P.
Plan Administrator

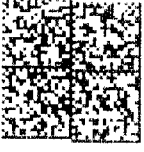
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Washington, D.C. 20210*



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P.O. Box 130
Fitzgerald, GA 31750-0130