

Bank of New Albany

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06 AUG -8 AM 12:46

August 2, 2006

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

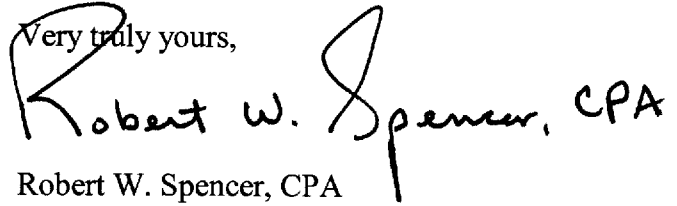
To the Secretary of Labor:

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: Bank of New Albany
133 East Bankhead Street
New Albany, MS 38652
2. Federal Employer Identification No. (EIN): 64-0117070
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. This plan was made effective August 2, 2006.
4. There are six (6) participants in the plan.

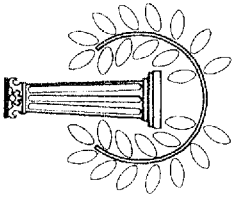
Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

Handwritten signature of Robert W. Spencer, CPA in black ink.

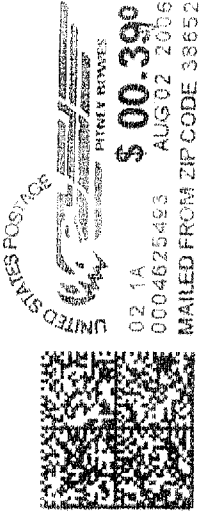
Robert W. Spencer, CPA
Senior Vice President

RWS:mbd



**Bank of
New Albany**

P. O. DRAWER 811
NEW ALBANY, MS. 38652



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