



First State Bank of Northwest Arkansas

P.O. Box 1807
Fayetteville, AR 72702
Member FDIC

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March 5, 2007

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:

The purpose of this letter is to provide alternative single filing compliance with reporting and disclosure requirements regarding Non-Qualified Top Hat Plans under Part I of Title I of ERISA. This filing is intended to comply with Department of Labor Regulations Section 2520.104-23:

- A. Name and Address of Employer:
First State Bank of Northwest Arkansas
300 N. College Ave
Fayetteville, AR 72701
- B. Employer Identification Number: 71-0707611
- C. First State Bank of Northwest Arkansas maintains the following plans for a select group of management or highly compensated employees:
 - 1. First State Bank of Northwest Arkansas Nonqualified Defined Contribution Plan
Number of Participants: 3

In accordance with Section 104(a)(1) of ERISA, the Employer will provide Plan documents to the Secretary of Labor upon request.

Very truly yours,

First State Bank of Northwest Arkansas

By: *Curtis Hutchins*

Title: *Pres/CEO*

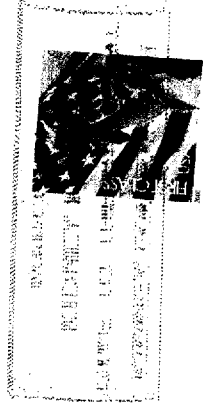
Fayetteville
300 N. College
Fayetteville, AR 72701
(479) 582-0700
(479) 251-8253 Fax

Huntsville
1937 Business Highway 412 West
Huntsville, AR 72740
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