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P.O. DRAWER 569
ROBERTSDALE, ALABAMA 36567

07 AUG

MEMBER FDIC

TELEPHONE (251) 947-1981
FAX (251) 947-1984

July 31, 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:

Pursuant to Department of Labor Regulation 2520.104 23, the following information is being provided regarding a nonqualified Supplemental Executive Retirement Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Citizens' Bank, Inc
2. Mailing address of the employer: P O Box 569, Robertsdale, AL 36567
3. Employer's Federal Identification Number (EIN): 63-0808871
4. Number of plans maintained: 1
5. Number of participants: 5
6. Date plan was implemented: July 1, 2007

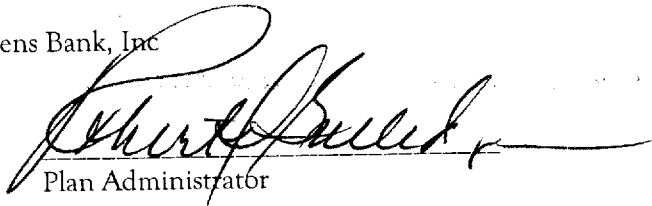
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

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

Sincerely,

Citizens Bank, Inc

By:


Plan Administrator

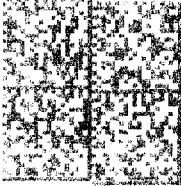


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CERTIFIED MAIL™



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Robert Dale 36567

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