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August 17, 2007

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VIA CERTIFIED MAIL

Top Hat Plan Exemption
 Employee Benefits Security Administration
 Room N-1513
 U.S. Department of Labor
 200 Constitution Avenue N.W.
 Washington, D.C. 20210

**Re: Top Hat Plan Exemption
 Citizens Bank & Trust Supplemental Executive Retirement Plan**

Dear Secretary:

Pursuant to Department of Labor Reg. Section 2520.104-23, I am providing on behalf of our client, Citizens Bank & Trust ("Citizens"), the required information with regard to its recent adoption and maintenance of a top hat plan, entitled the "Citizens Bank & Trust Supplemental Retirement Plan" (the "Plan").

The sponsor of the Plan is Citizens, having a principal place of business at 404 Gunter Avenue, Guntersville, AL 35976. Citizens' employer identification number is 431994736. Citizens maintains the Plan primarily for the purpose of providing deferred compensation for select members of management or highly compensated employees. The number of employees currently participating in the Plan is three (3). The Plan was approved by the Board of Directors on July 19, 2007.

Currently, Citizens does not maintain any other top hat plans.

Citizens will provide Plan documents to the Secretary upon request as required by Section 104(a)(6) of ERISA. If you have any questions or comments, please do not hesitate to contact me.

Very truly yours,



Elizabeth G. Beaubé

cc: Michael W. Alred
 Stacy Hill
 John P. Dulin, Esq.

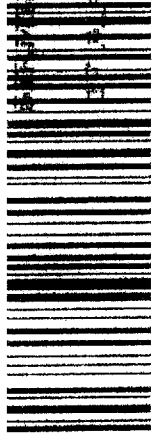
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TOP HAT PLAN EXEMPTION
EMPLOYEE BENEFITS SECURITY
ADMINISTRATION
ROOM N-1513
U.S. DEPARTMENT OF LABOR
200 CONSTITUTION AVENUE N.W.

Wash D.C. 20210

**RETURN RECEIPT
REQUESTED**