

2520082703224



FIRST AMERICAN
BANK & TRUST

08 JUL -2 AM 7:06

May 8, 2008

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

Dear Sir or Madam:

Pursuant to the Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of employer: First American Bank and Trust Company
2. Mailing address: 300 College Avenue
Athens, GA 30601
3. Employer's federal tax ID (EIN): 58 0550806
4. Number of plans maintained: Two (SERP and Deferred Compensation)
5. Number of participants in each plan: SERP, 2; Deferred Compensation, 3
More participants may be added later
6. Date plan was implemented: Both on April 28, 2008

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,

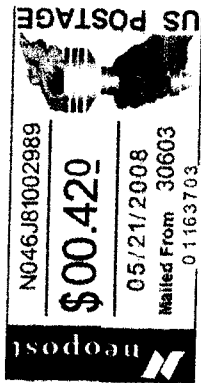
A handwritten signature in black ink, appearing to read "Robert D. Heath".

Robert D. Heath
President & CEO



FIRST AMERICAN
BANK & TRUST

P.O. Box 1688
Athens, Georgia 30603-1688



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

