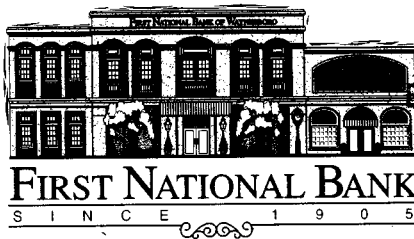


626 Liberty Street
Post Office Box 647
Waynesboro, GA 30830



Office 706.554.8100
Fax 706.554.8107
Email fnb@fnb.waynesboro.com
www.fnb.waynesboro.com

2520100070150

July 29, 2009

U.S. Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Avenue, NW, Suite N- 1513
Washington, DC 20210

Dear Sir or Madam:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Parts 1, Title 1, as provided for an unfunded plan for a select group of management or highly compensated employees in the D.O.L. Regulation 2520.104-23 the following information is provided:

1. The name of the employer is:

First National Bank of Waynesboro

2. The mailing address of the employer is:

626 Liberty Street, P O Box 647

3. The employer's federal identification number (EIN) is:

58-0242975

4. The number of plans and the number of participants in each plan is:

1 plan covering 1 employees. The above named employer maintains this plan primarily for the purpose of providing deferred compensation benefits to a select group of management or highly compensated employees.

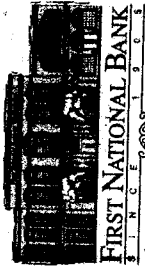
The employer will send a copy of all plan documents and agreements to the Secretary, upon request.

Respectfully submitted,

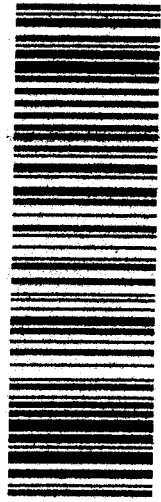
A handwritten signature in black ink, appearing to read 'J.C. Palmer, III', is written over a horizontal line.

J.C. Palmer, III
President

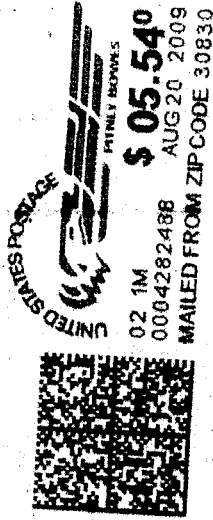
CERTIFIED MAIL



P.O. Box 647
626 Liberty Street
Waynesboro, Georgia 30830



91 7108 2133 3936 5225 0002



U S Department of Labor
Employee Benefits Security Adm
Top Hat Plan Exemption
200 Constitution Ave NW Suite N-1513
Washington DC 20210

