

THE CITIZENS BANK OF WINFIELD

P. O. Box 550
Winfield, Alabama
35594-0550

EBSA/PUBLIC DISCLOSURE

2010 NOV -9 PM 2: 38

November 2, 2010

United States Department of Labor
 Pension and Welfare Benefits Administration
 Top Hat Plan Exemption
 200 Constitution Avenue, N.W., N-1513
 Washington, D C 20210

RE: Alternative Reporting and Disclosure Statement for Unfunded Nonqualified Supplemental Executive Retirement Plans for Certain Selected Employees

This statement is being provided pursuant to Department of Labor Regulation 2520.104-23 as the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded plans for a select group of management or highly compensated employees. In accordance with said Regulation, THE CITIZENS BANK OF WINFIELD is providing the following information:

Sponsoring Employer Name and Address: THE CITIZENS BANK OF WINFIELD
 236 BANKHEAD HWY
 WINFIELD, AL 35594

Sponsoring Employer Identification Number: 63-0041580

Number of Plans: 3

Name of Plan: The Citizens Bank of Winfield Supplemental Executive Retirement Plan

Number of Participants: 3

The Employer maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees.

Please acknowledge receipt of this notice by stamping or signing the enclosed copy of this notice and returning it to me in the enclosed envelope.

THE CITIZENS BANK OF WINFIELD

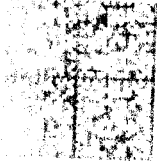
By: Russell Coathers C.F.O.
 Officer of the Company



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