

Citizens Savings & Loan

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June 23, 2011

Top Hat Plan Exemption
Pension and Welfare Benefit Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. § 2520.104-23, the following information is provided by the undersigned employer.

Name and Address of Employer:

CITIZENS SAVINGS & LOAN CORPORATION
317 High Street
Chattanooga, Tennessee 37403

Employer Identification No.: 62-0159470

CITIZENS SAVINGS & LOAN CORPORATION maintains a plan primarily for the purpose of providing deferred compensation for its Chief Operating Officer.

CITIZENS SAVINGS & LOAN CORPORATION
a Tennessee corporation

By:  Pat St Charles President/CEO

Name: Pat St Charles JR, Plan Administrator

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Chattanooga, TN 37403

Address Service Requested



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