



EBSA/PUBLIC DISCLOSURE

2011 SEP 22 PM 12:58

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

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: Supplemental Executive Retirement Plan Agreements

Dear Sir or Madam:

Please be advised that Mountain Commerce Bank (the "Company") has adopted Supplemental Executive Retirement Plan Agreements (collectively the "Plans") for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Currently, 2 employees participate in the Plans. The Company does not maintain any other "top hat" plans.

The name, address and employer identification number of the sponsoring employer are as follows:

Mountain Commerce Bank
121 Boone Ridge Drive, Suite 1002
Johnson City, TN 37615
Employer Identification No. 62-0194780

This notice is sent to you in accordance with Section 2520.104-23 of the Department of Labor Regulations, to the extent applicable, as an alternative method of compliance with the reporting and disclosure requirements of ERISA.

Sincerely,

William E. Edwards, III
President & Chief Executive Officer

9927007.1





William E. Edwards, III
Mountain Commerce Bank
P.O. Box 6047
Johnson City, TN 37602

CERTIFIED MAIL



7009 2250 0002 7355 4726

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