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Subsidiary of First Region Bancshares, Inc.

EBSA/PUBLIC DISCLOSURE

2012 APR 10 PM 1:24

HOME OFFICE
315 RAILROAD AVENUE
RICHLANDS, VIRGINIA 24641
PHONE 276/963-0836

BRANCH OFFICE
4-WAY AT VALLEY VIEW STREET
TAZEWELL, VIRGINIA 24651
PHONE 276/988-2596

GEORGE C. PERRY HIGHWAY
POUNDRING MILL, VIRGINIA 24637
PHONE 276/963-3430

700 TOWNVIEW DRIVE
P.O. BOX 328
LEBANON, VIRGINIA 24266
PHONE 276/889-3600
FAX 276/889-5946

March 15, 2012

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

Re: First Sentinel Bank Nonqualified Deferred Compensation Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of First Sentinel Bank Nonqualified Deferred Compensation Plan, we hereby provide you with the information set forth below:

Name and Address of Employer

First Sentinel Bank
315 Railroad Avenue
Richlands, VA 24641

Employer's Taxpayer Identification Number

54-1913958

Required Declaration

First Sentinel Bank ("Employer") sponsors the First Sentinel Bank Nonqualified Deferred Compensation Plan ("Plan"), which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer.

Currently, Employer maintains one (1) nonqualified plan. There are four employees eligible to participate in the Plan with four actually participating. This Plan's effective date is January 1, 2012.

If you have any questions about this matter, please contact the undersigned.

Sincerely,

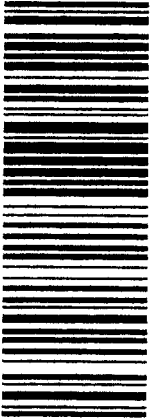
J. Robert Buchanan
President & CEO

VIA CERTIFIED MAIL Return Receipt Requested

CERTIFIED MAIL

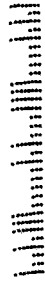
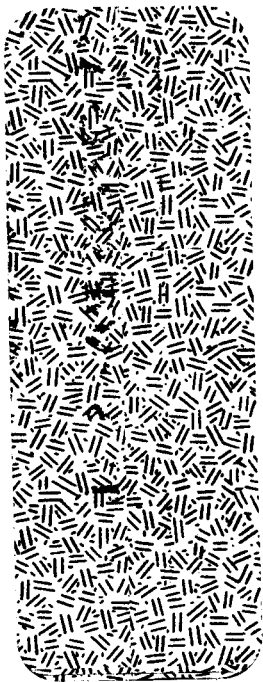
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Jamison, PA 18929



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**Important Personal & Confidential
Benefit Information Enclosed**



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