



NEWPORT FEDERAL BANK

170 W. BROADWAY P.O. BOX 249 NEWPORT, TENNESSEE 37822-0249
423-623-6088 FAX 423-625-0301

March 12, 2013

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

2013 MAR 19 PM 3:24
USNA/PUBLIC/HR/HR

Re: Newport Federal Bank Top Hat Plan Exemption

Dear Sir or Madam:

Pursuant to Department of Labor Regulation § 2520.104-23, this statement is being filed on behalf of Newport Federal Bank to inform the Secretary of the Department of Labor that Newport Federal Bank (EIN 62-0309135), whose principal address is 170 West Broadway, Newport, TN 37821, has adopted the following unfunded plan of deferred compensation primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees:

Newport Federal Bank Executive Bonus and Retention Plan: 3 participants.

Please direct questions regarding this filing to William E. Mason, Esq., at 550 Main Street, 4th Floor, Knoxville, Tennessee 37919, or (865) 546-7311.

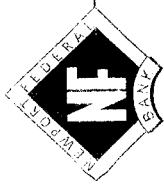
Sincerely,

Chris Triplett
President

BRANCH OFFICES:

263 E. BROADWAY
(423) 623-8794

345 COSBY HWY.
(423) 623-8692



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