

The First National Bank of Bells/Savoy

615 East Bells Blvd. • P.O. Box 97 • Bells, Texas 75414
Phone: (903) 965-7755 • FAX: (903) 965-7482 • www.fnbbells.com

C. ALAN RENFROE
President & CEO

May 6, 2013

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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: The First National Bank of Bells/Savoy
615 East Bells Blvd
Bells, TX 75414

Employer Tax Identification Number: **75-0135768**

To Whom It May Concern:

Please be advised that The First National Bank of Bells/Savoy, with its principal office located in Bells, Texas, maintains a "Top Hat" plan entitled Salary Continuation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees of the bank and its wholly owned subsidiaries.

The Salary Continuation Plan is the only "Top Hat" plan the bank currently has in place. The bank currently has one (1) executive participating in the Salary Continuation Plan.

If you need additional information regarding this matter or if you have any questions please contact me.

Sincerely,



C. Alan Renfroe, President & CEO
The First National Bank of Bells/Savoy

We have our roots where others have their branches.

The First National Bank of Dallas/Sunny

One First National Bank of Dallas/Sunny



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11/11/81 10:00 AM