

**FIRST CITIZENS BANK**

100 WEST THIRD STREET  
P.O. DRAWER 271  
LIVERNE, ALABAMA 36049

24 HOUR CUSTOMER SERVICE  
(334) 335-5506

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June 24, 2013

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

2013 JUN -1 PM 2: 2

Dear Secretary:

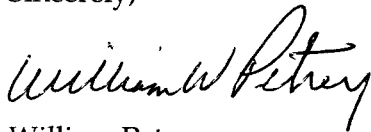
Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding nine Supplemental Executive/Director Retirement Agreements (collectively referred to herein as a "plan") sponsored by our company, primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

- |  |   |
|--|---|
| 1. Name of employer:                               | First Citizens Bank   |
| 2. Mailing address of the employer:                | 66 North Woodford Avenue<br>P.O. Drawer 271<br>Luverne, AL 36049                  |
| 3. Employer's Federal Identification Number (EIN): | 63-0789504  |
| 4. Number of plans maintained:                     | One   |
| 5. Number of participants in each plan:            | Nine as of the date of this filing. More participants may be added in the future. |
| 6. Date plan was implemented:                      | May 15, 2013  |

We will provide plan documents upon request in accordance with ERISA Section 104(a)(6).

Please contact us if you have any questions on any of the above information.

Sincerely,



William Petrey  
Chief Executive Officer

