

South Atlantic Bank

January 8, 2015

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

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**RE: Alternative Reporting and Disclosure Statement for Unfunded Nonqualified
Deferred Compensation Plans for Certain Selected Employees**

This statement is being provided pursuant to Department of Labor Regulation 29 CFR §2520.104-23 as the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded plans for a select group of management or highly compensated employees. In accordance with said Regulation, South Atlantic Bank is providing the following information:

Sponsoring Employer Name and Address: South Atlantic Bank
630 29th Avenue North
Myrtle Beach, SC 29577

Sponsoring Employer Identification Number: 26 – 1366826

Number of Plans: 1

Name of Plan(s): Salary Continuation Plan for Selected Key Employees of South Atlantic Bank

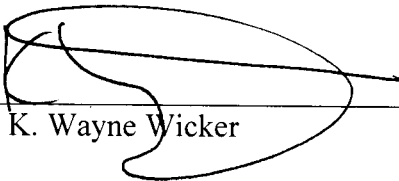
Number of Participants: 3

The Employer maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees.

Please acknowledge receipt of this notice by stamping or signing the enclosed copy of this notice and returning it to me in the enclosed envelope.

SOUTH ATLANTIC BANK

By: _____


K. Wayne Wicker

Its: Chief Executive Officer

South Atlantic
Bank
Post Office Box 70130
Myrtle Beach, South Carolina 29572



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