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**HOME BANKING COMPANY**

Post Office Box 247  
Selmer, Tennessee 38375-0247

03 MAY 30 AM 10:42

MEMBER FDIC

Phone: (731) 645-6166

May 20, 2003

Nonqualified Plan Exemption  
Employee Benefits Security Administration  
U.S. Department of Labor, Room N-5644  
200 Constitution Avenue, N.W.  
Washington, DC 20210

Re: Home Banking Company Supplemental Executive Retirement Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of the Home Banking Company Supplemental Executive Retirement Plan, we hereby provide you with the information set forth below:

**Name and Address of Employer**

Home Banking Company  
795 Poplar Avenue  
Selmer, TN 38375

**Employer's Taxpayer Identification Number**

#62-0238855

**Required Declaration**

The Employer sponsors the Home Banking Company Supplemental Executive Retirement 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, The Home Banking Company maintains one nonqualified plan. There are currently three employees eligible to participate or actually participating in these plans. Specifically, there are three employee(s) eligible to participate in this Plan. This Plan's effective date is April 1, 2003.

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

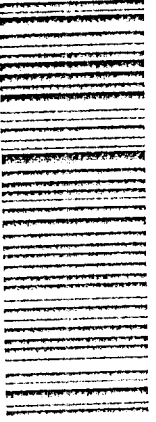
Sincerely,

A handwritten signature in black ink, appearing to read 'J. K. Kippenhan', with the word 'President' written below it in a similar cursive style.



HOME BANKING COMPANY

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NONQUALIFIED PLAN EXEMPTION  
EMPLOYEE BENEFITS SECURITY ADMINISTRATION  
U.S. DEPARTMENT OF LABOR, ROOM N-5644  
200 CONSTITUTION AVENUE, N.W.  
WASHINGTON, DC 20210

RETURN RECEIPT  
REQUESTED

