

2520032543069

TOP HAT STATEMENT

TO: Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

FROM: EMPLOYER: Elkton Bank & Trust Company

ADDRESS: P. O. Box 98
Public Square
Elkton, Kentucky 42220

EIN: 61-0184170

RE: Top Hat Statement

Elkton Bank & Trust Company maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees:

DEFERRED COMPENSATION AGREEMENT BETWEEN ELKTON BANK
& TRUST COMPANY AND GARY M. TRAUGHBER

There is one employee covered under the plan. The plan was adopted March 16, 1993. This is the only such plan maintained by Elkton Bank & Trust Company.

ELKTON BANK & TRUST COMPANY

Date: March 18, 1993

By: Gary M. Traughber
Gary M. Traughber
President

WYATT, TARRANT & COMBS

CITIZENS PLAZA

LOUISVILLE, KENTUCKY 40202

502 589-5235

FAX: 502 589-0309

LEXINGTON FINANCIAL CENTER
LEXINGTON, KENTUCKY 40507

TAYLOR-SCOTT BUILDING
FRANKFORT, KENTUCKY 40602

ELSBY BUILDING
NEW ALBANY, INDIANA 47150

NASHVILLE CITY CENTER, SUITE 1500
NASHVILLE, TENNESSEE 37219

29 MUSIC SQUARE EAST
NASHVILLE, TENNESSEE 37203

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PENNY R. WARREN
PETER O. KOMBISKI /
GAYLE B. McGRATH
DANIEL B. BROWN *
MICHAEL K. KIRK
DAVID A. SHART
SOLOMON LEE VAN METER
CHRISTOPHER R. FITZPATRICK /
JOHN L. KISER
WILLIAM B. OWSELEY
STEPHEN R. PRICE
RITA L. McDONALD
MICHELLE TURNER /
CORNELIUS E. CORYELL, II
LESLY A. R. DAVIS
JANE C. Foushee
MARCO M. RAJKOVICH, JR.
JEFFREY E. WALLACE /
JOHN M. WILLIAMS
CAROLE D. CHRISTIAN
DENISE ST. CLAIR KAISER
DONALD J. KELLY
JENNIFER LEIGH SAPP
E. SCOTT FRIEHWALD
GAIL C. OPPENHEIMER
JEAN W. BIRD
ANDREW B. CAMPBELL *
WOODROW F. DOWNS
BARBARA WETZEL GERNERT *
BEVERLY J. GLASCOCK
JEFFREY A. HAMILTON
TODD A. HAUSS
JAMES W. LEE
JAMES S. MATHIS *
CAROLINE MILLER OYLER
CLAUD M. PASSAPIUME
DAVID L. REICHERT
MARTHA N. CAYWOOD
DEBORAH T. EVERSOLE

ELIZABETH A. FITZPATRICK
JANET M. GRAHAM
JOSEPH L. LANDENWICH
WALTER H. NEILSEN *
SCOT D. RAMSEY
CHRISTEL A. SCHRADER
DONNA F. TOWNSEND
G. CHRISTOPHER VAN BEVER
JOHN W. WOODARD, JR. *
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PRISCILLA K. GARLAND
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RICHARD C. O'CONNOR *

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/ ADMITTED IN INDIANA AND KENTUCKY
* ADMITTED ONLY IN TENNESSEE
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CARYN F. PRICE
LEO F. CAMP
J. ANTHONY GOEBEL /
ROBERT A. HEATH
WILLIAM H. HOLLANDER /
GEORGE J. MILLER
HOLLIDAY HOPKINS THACKER
LISA E. UNDERWOOD *
JOAN LLOYD COOPER /
SAMUEL A. DAY /
KAREN J. GREENWELL

March 19, 1993

CERTIFIED MAIL -- P 422 478 732
RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Re: Elkton Bank & Trust Company (61-0184170)
Top Hat Plan Exemption Statement

Dear Madam/Sir:

Enclosed, pursuant to 29 CFR §2520.104-23, is a top-hat exemption statement with respect to the above employer.

Sincerely,

WYATT, TARRANT & COMBS


Rita L. McDonald

RLM/cad
Enclosures
I:\MCDON\ELK2-TOP.LTR

cc: Mr. Gary M. Traugher