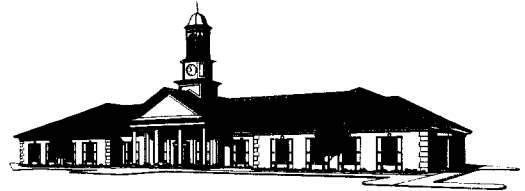


CITIZENS BANK & TRUST CO. OF JACKSON

P. O. Box 770
JACKSON, KY 41339
606-666-7575



LEWIS H. WARRIX
Chairman

BURT BELLAMY
President

2520032541645

April 2, 2002

02 APR 24 AM 10:04

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

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer: Citizens Bank & Trust Co.
720 Hwy. 15 South
Jackson, KY 41339

2. Federal Employer Identification No. (EIN): 61-0600138

3. Citizens Bank & Trust Co. has adopted a plan of deferred compensation primarily for the purpose of providing deferred compensation to a select group of management or highly-compensated employees.

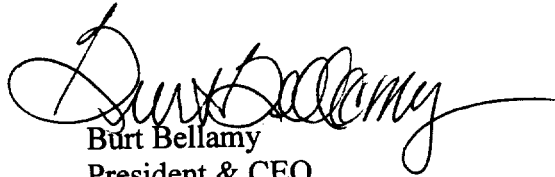
4. There is one (1) "Directors Retirement Plan", dated March 1, 2002, covering seven (7) directors and six (6) "Executive Supplemental Retirement Income Plans" dated March 1, 2002, covering six (6) executives.

Your Confidence is our Greatest Asset

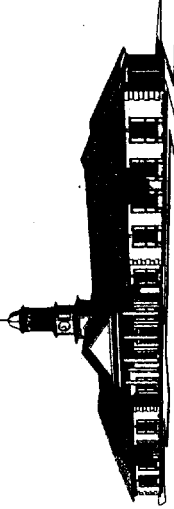
Top Hat Plan Exemption
Page Two
April 2, 2002

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgement purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

Very truly yours,



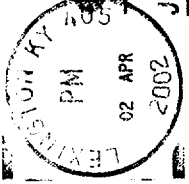
Burt Bellamy
President & CEO
Citizens Bank & Trust Co.



CITIZENS BANK & TRUST CO.

OF JACKSON

P. O. Box 770
JACKSON, KY 41389



U.S. POSTAGE
\$00.57

JACKSON-KY. 41339

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200 Constitution Avenue NW
Washington, D.C. 20210

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