



**The Peoples Bank  
& Trust Company**

Member FDIC

May 28, 2002

U.S. DEPT. OF LABOR  
EEO/AA/PUBLIC DISCLOSURE  
02 JUN 13 PM 2:02

Tupelo Office  
209 Troy Street  
P.O. Box 709  
Tupelo, MS 38802-0709  
(662) 680-1001

2520032901361

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

RE: NOTICE OF PLAN FOR A SELECT GROUP OF  
MANAGEMENT OR HIGHLY COMPENSATED EMPLOYEES  
(SECTION 2520.104-23 FILING)

Gentlemen:

In compliance with the alternative reporting and disclosure requirements set forth in Section 2520.104-23 of the regulations adopted by the United States Department of Labor (the "Department") under Section 104 of the Employee Retirement Income Security Act ("ERISA"), you are hereby advised that The Peoples Bank & Trust Company maintains an unfunded plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The information requested in DOL Reg. Sec. 2520.104-23 is as follows:

1. Employer's Name and Address:  
The Peoples Bank & Trust Company  
209 Troy Street  
Tupelo, MS 38801
2. Employer's Tax Identification Number:  
64-0220550
3. Plans Maintained by Employer:  
The Peoples Bank & Trust Company Deferred Compensation Plan
4. Number of Participants in Plan:  
35

The Company further declares that the plan mentioned above is an unfunded pension plan to which the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of ERISA is available under Sections 2520.104-23(b)(2) of the Department regulations.

You are further advised that the Employer, upon request of the Secretary of Labor or his delegate, will provide pertinent plan documents to the Department.

Very truly yours,

The Peoples Bank & Trust Company

By: Hollis Ray Smith  
Division Vice President



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& Trust Company**

*Tupelo Office*  
P.O. Box 709  
Tupelo, MS 38802-0709



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