



"Local People • Local Decisions"

02 SEP 04 AM 10:35
www.csbtx.com

Ervin B. "Ben" Flencher, Jr.
President and Chief Executive Officer
Chairman of the Board

2520032902271

August 23, 2002

CERTIFIED MAIL – 7099 3220 0009 5287 3055

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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified deferred compensation plan, an indexed retirement plan, a performance based plan, and a salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.


1. Name of the employer: Citizens State Bank
2. Mailing address of the employer: 209 8th Street
Somerville, Tx 77879
3. Employer's Federal Identification Number (EIN): 74-0557930
4. Number of plans maintained: 4
5. Number of participants in each plan: Deferred Compensation Plan – 9
Indexed Retirement Plan – 1
Performance Driven Plan – 3
Salary Continuation Plan – 9
6. Date plan was implemented: August 22, 2002

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

Citizens State Bank

By: 
Plan Administrator

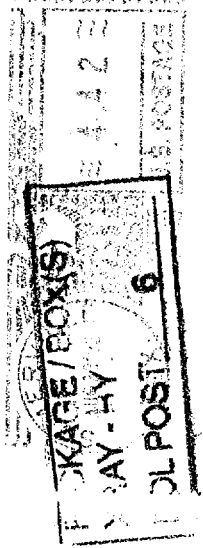
**Citizens
State Bank.**

P.O. Box 518
Somerville, Texas 77879-0518

CERTIFIED MAIL



7099 3220 0009 5287 3055



**RETURN RECEIPT
REQUESTED**

Top Hat Plan Exemption
Pension and Welfare Benefits Adm.
Room N-5644
U.S. Dept. of Labor
200 Constitution Ave. N.W.
Washington, D.C. 20210

