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RICHARD C. HEARD  
PRESIDENT

February 18, 1997

2520032032235

Office of Employee Benefits Security  
Labor-Management Services Administration  
U.S. Department of Labor  
Washington, DC 20216

Re: Bank of Winnfield & Trust Company  
72-0125120  
P. O. Box 350, Winnfield, LA 71483

To Whom It May Concern:

This document constitutes the statement required by 29 C.F.R. Section 2520.104-23 (a)(1) to be filed with the Secretary of Labor in respect to non-qualified deferred compensation plans maintained by the above employer.

The employer maintains a non-qualified welfare benefit plan for executives/directors who are members of a select group of management or who are highly compensated.

There are four (4) participants in the plan. The Plan Administrator will be E. D. Adams, our Senior Vice-President.

Sincerely,

Richard C. Heard