

TOP HAT EXEMPTION STATEMENT

2520040762320

1. Employer: Wilson & Muir Bank & Trust Company
2. Employer Address: P. O. Box 346  
107 North Third Street  
Bardstown, Kentucky 40004
3. Employer Identification Number: 61-1032960
4. The Employer maintains Supplemental Retirement Benefits Agreements which have the effect of providing deferred compensation for a select group of management or highly compensated employees.
5. The Employer maintains 7 such agreements.
6. The plan covers 7 employees.
7. Upon request, the Employer will furnish a copy of the plan to the Department of Labor.

To be filed with:

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

# FROST BROWN TODD LLC

ATTORNEYS AT LAW

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32nd Floor  
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March 13, 2003

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
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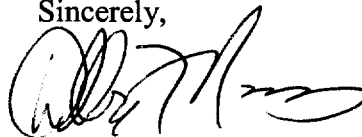
Re: Wilson & Muir Bank & Trust Company Top Hat Plan Exemption Statement

Dear Sir or Madam:

Enclosed, pursuant to Department of Labor Regulation Section 2520.104-23, is a Top Hat Plan Exemption Statement for Wilson & Muir Bank & Trust Company.

Please call if you have any questions.

Sincerely,



Debbie F. Reiss

Enclosure

Copy to Robert E. Sutherland

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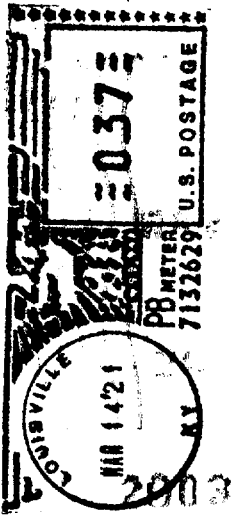
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