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April 2, 2003

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

Dear Sirs:

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title I Part 1, as provided for an unfunded or insured Pension Plan for a select group of management or highly compensated Employees under DOL Reg. Section 2520.104-23, the following information is hereby provided by the Plan Administrator:

Employer: Bank of Iberia

Employer Identification Number: 44-0162015

Address: Hwy 42, P.O. Box 205
Iberia, MO. 65486-0205

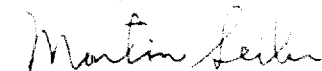
The Employer currently maintains four (5) plans(s) primarily for the purpose of providing nonqualified deferred compensation for executives who are members of a select group of management or who are highly compensated. There is only one participant in each Plan.

This filing is made for an additional plan signed by the Employer on January 1, 2003 for Beth Wright. The Employer has already filed a notice for the Plans signed in 1995, 1996, and 2002.

The Employer will provide a complete copy of the Plan documents to the Secretary of Labor upon request.

Please direct any questions on this filing to the Attorney listed below. Thank you for your attention in this matter.

Sincerely,



Martin Seiler
Special Counsel

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CEMENTED MAIL



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