

Union Bank & Trust Co.

P.O. Box 270, Monticello, Arkansas 71657-0270
870-460-6459

Beverly Hudson
Executive Vice President

9/25/2003

2526040763878

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:

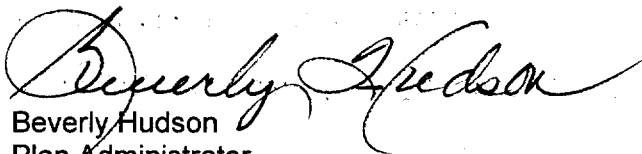
Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of Management or highly compensated employees.

1. Name of the employer: Union Bank & Trust Co.
2. Mailing address of the employer: P.O. Box 270, Monticello, AR 71657
3. Employer's Federal Identification Number (EIN): 71-0182120
4. Number of plans maintained: 1
5. Number of participants in each plan: 3
6. Date plan was implemented: Restatement effective date: 7/1/2003 Original effective date 1/1/1965.

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,



Beverly Hudson
Plan Administrator
Union Bank & Trust Co.

