

WILSON Bank & Trust

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MEMBER FDIC

SETTING THE STANDARD IN HOMETOWN BANKING

October 20, 1998

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

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer: Wilson Bank & Trust
623 West Main
P.O. Box 768
Lebanon, TN 37088-0768
2. Federal Employer Identification No. (EIN): 62-1310217
3. The Employer has adopted a plan of deferred compensation primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plans were made effective 3/1/1998.
4. There are 5 participants in the plan.

Pension and Welfare Benefits Administration

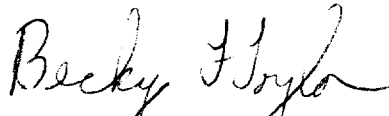
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October 5, 1998

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

Very truly yours,

Wilson Bank & Trust

A handwritten signature in cursive script that reads "Becky F. Taylor". The signature is written in black ink and is positioned above the typed name.

By: Becky F. Taylor
Senior Vice President

BFT/mt

Enclosures

