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1/25, 2006

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 Supplemental Life Insurance Plan and Supplemental Executive Retirement Plan and Officer and Director Benefit Plans sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Peoples Bank of Bedford County
2. Mailing address of the employer: 1122 North Main Street, Shelbyville, TN 37160
3. Employer's Federal Identification Number (EIN): 62-1809467
4. Number of plans maintained: 1
5. Number of participants: 4
6. Date plan was implemented: 9/30/05


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,

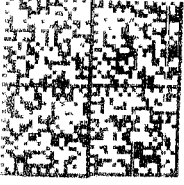
Peoples Bank of Bedford County

By:

  
Plan Administrator



PEOPLES BANK  
of  
BEDFORD COUNTY  
P.O. Box 707  
SHELBYVILLE, TN 37162



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200 Constitution Ave NW  
Washington, DC 20540