

January 16, 2008



2520082042256

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

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P. O. Box 367
Flemingsburg, KY 41041-0367
Phone: (606) 845-2461

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:

Peoples Bank of Kentucky, Inc.
106 South Main Cross Street
P. O. Box 367
Flemingsburg, Kentucky 41041

2. Federal Employer Identification No. (EIN)

61-0305650

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective January 14, 2008.

4. There are nine initial participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

James Hay, President & CEO
Peoples Bank of Kentucky, Inc.



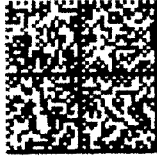
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ADDRESS SERVICE REQUESTED



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0004235411 FEB 07 2008
MAILED FROM ZIP CODE 41041



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