

10/17/2008

Top Hat Plan Exemption
Employee Benefits Security Administration
U.S. Department of Labor, Room N-5644
200 Constitution Avenue, N.W.
Washington, D.C. 20210

0000121 FMS:10

Re: Notice of Plan (s) of Deferred Compensation – Top Hat Plan

To the Secretary of Labor:

The following information is provided by the undersigned plan administrator in order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Title 1, Part 1 as permitted to an unfunded pension benefit plan for a select group of its management or highly compensated employees in DOL Reg. Section 2520.104-23.

(1) The number of plans and the number of participants in such plan(s) are one plan covering four employees. The employer maintains such plan (s) primarily for the purpose of providing nonqualified deferred compensation benefits to a select group of its management or highly compensated employees. The employer will provide a copy of the plan document (s) to the Secretary of Labor upon request.

(2) The name of the Employer sponsoring such plan (s) is: F&M Bank and Trust Company Inc.

(3) The address of the employer sponsoring such plan (s) is: 142 West Main Street, P.O. Box 718 Manchester Ga. 31816.

(4) The employer's federal identification number (EIN) is: 58-0534578.

F&M Bank and Trust Company Inc.

Date: 10/17/2008

By: *Judy J. Wigley*
Title: *Executive Vice President*

UPS Internet Shipping: View/Print Label

1. **Print the label(s):** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
2. **Fold the printed label at the dotted line.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. GETTING YOUR SHIPMENT TO UPS


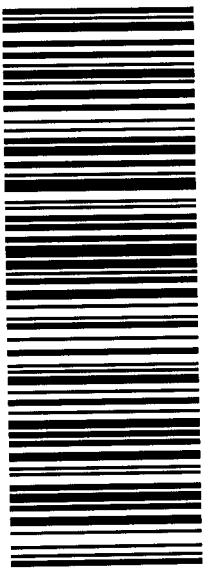

Customers without a Daily Pickup

- Schedule a same day or future day Pickup to have a UPS driver pickup all of your Internet Shipping packages.
- Hand the package to any UPS driver in your area.
- Take your package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot® or Staples®) or Authorized Shipping Outlet near you. Items sent via UPS Return ServicesSM (including via Ground) are accepted at Drop Boxes.
- To find the location nearest you, please visit the 'Find Locations' Quick link at ups.com.

Customers with a Daily Pickup

- Your driver will pickup your shipment(s) as usual.

FOLD HERE

<p style="text-align: right;">1 OF 1</p> <p style="text-align: center;">LTR</p> <p>TRUDY WIGLEY 7068468415 P&M BANK AND TRUST COMPANY 142 W. MAIN STREET MANCHESTER GA 31816</p> <p>SHIP TO: EMPLOYEE BENEFITS SECURITY ADMIN. TOP HAT PLAN EXEMPTION 200 CONSTITUTION AVENUE, N.W. US DEPT OF LABOR, ROOM N-5644 WASHINGTON DC 20210-0001</p>	<p style="font-size: 2em; font-weight: bold;">MD 201 9-74</p> 	<p style="font-size: 2em; font-weight: bold;">1</p> <p style="font-weight: bold;">UPS NEXT DAY AIR</p> <p>TRACKING #: 1Z 154 AE1 01 9314 0918</p>		<p style="text-align: center;">BILLING: P/P</p> <div style="text-align: center;">  <p style="font-size: 0.8em;">UPS 10.6.07. WXPTE50 82.0A.08/2008 TM</p> </div>
--	---	---	--	--