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October 31, 2008

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to the 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 employer: F&M Bank and Trust Company
2. Mailing address of the employer: 505 Broadway Hannibal, MO 63401
3. Employer's Federal Identification Number (EIN): 43-0393405
4. Number of plans maintained: One
5. Number of participants in each plan: Five, as of the date of this filing. More participants may be added in the future.
6. Date plan was implemented: August 26, 2008

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,

Susan R. Wathen (handwritten signature)

By: Susan R. Wathen
SVP, Human Resources

MEMBER FDIC

505 Broadway P. O. Box 938 Hannibal, Missouri 63401
573.221.6424 Fax: 573.221.1366 Toll Free 877.221.6424 www.bankfm.com

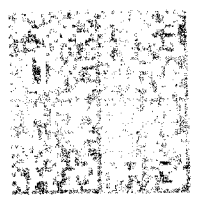


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NIBAL, MO 63401

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