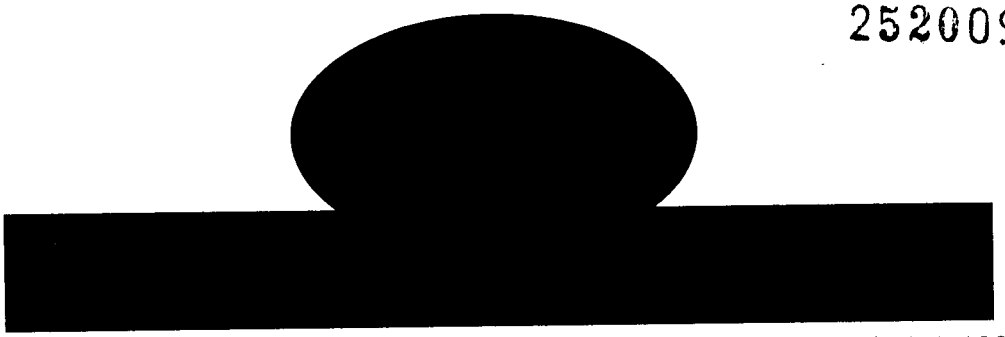
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(903) 859-2211 Drawer 100, Arp, Texas 75750 (903) 593-1803

January 18, 2008

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
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:
   Arp State Bank
   P.O. Drawer 100
   Arp, TX 75750

2. Federal Employer Identification No. (EIN):
   75-0118190

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 1, 2008.

4. There is 1 participant 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,

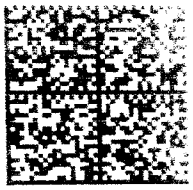
Arp State Bank

By: _____

Steve C. Wiggs, President and CEO



MEMBER FDIC
P.O. DRAWER 100 • ARP, TEXAS 75750-0100



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Top Hat Exemption
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Washington, DC 20210

