

"A Great Community Bank"

# STERLING BANK

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1100 Sterling Drive  
P. O. Box 460  
Poplar Bluff, Missouri 63902

Phone 573-778-3333  
Fax 573-686-2715

April 23, 2009

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

Re: Sterling Bank  
1100 Sterling Drive  
Poplar Bluff, Missouri 63901  
Employer Tax Identification Number: 20-1513021

To Whom It May Concern:

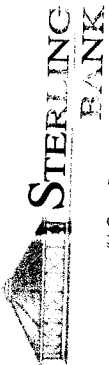
Please be advised that Sterling Bank, with its principal office located in Poplar Bluff, Missouri, maintains a "Top Hat" plan entitled Salary Continuation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees of the bank.

The Salary Continuation Plan is the only "Top Hat" plan the bank currently has in place. The bank has two (2) executives participating in the Salary Continuation Plan.

If you need additional information regarding this matter or if you have any questions please contact me.

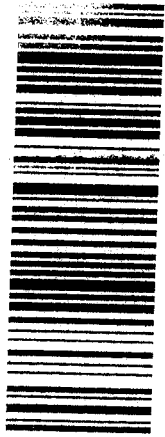
Sincerely,

Kenneth Poteet, Chief Executive Officer  
Sterling Bank



"A Great Community Bank"  
P.O. Box 460 • Poplar Bluff, Missouri 63902  
RETURN SERVICE REQUESTED

**CERTIFIED MAIL**



7007 1490 0001 9636 4847



UNITED STATES POSTAGE  
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\$ 005.320  
PITNEY BOWES  
0002683667 APR 23 2009  
MAILED FROM ZIP CODE 63901

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Employee Benefits Security Admin  
Room N-1513

200 Constitution Avenue N.W.  
Washington, D.C. 20210

