



All Correspondence:
P.O. Box 3400
Lake Wales, FL 33859-3400
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EBSA/PUBLIC DISCLOSURE

2009 OCT -6 AM 6:45

Member FDIC

2520100070275

September 22, 2009

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

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104 23, the following information is being provided regarding a nonqualified Stock Appreciation Rights Plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Citizens Bank & Trust
2. Mailing address of the employer: Wall at Scenic, Frostproof, FL 33843-2127
3. Employer's Federal Identification Number (EIN): 59-0193780
4. Number of plans maintained: 1
5. Number of participants: 3
6. Date plan was implemented: 06/15/2009

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,

Citizens Bank & Trust

By:

Plan Administrator

Polk County's Hometown Bank Since 1920

Auburndale • Bartow • Dundee • Frostproof • Haines City • Indian Lake Estates • Lake Wales • Lakeland • Winter Haven



CITIZENS BANK & TRUST

Polk County's Hometown Bank Since 1920

P.O. Box 3400 • Lake Wales, Florida 33859-3400

**ADDRESS SERVICE
REQUESTED**



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\$ 00.44⁰
SEP 29 2009
MAILED FROM ZIP CODE 33853

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