

2520103440494



ESBA/PUBLIC DISCLOSURE

2010 SEP 24 PM 3:44



9/13/2010

**Office of Pension and Welfare Programs
Labor Management-Services Administration
U. S. Department of Labor
Washington, D. C. 20216**

Ladies and Gentlemen:

Enclosed are two copies of a statement by The Citizens Bank, with respect to Non-Qualified Deferred Compensation Plans.

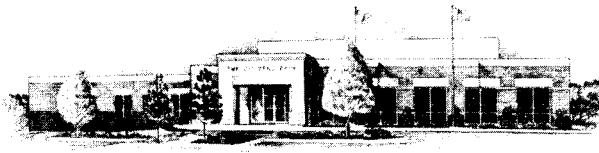
Please acknowledge receipt of the notification by returning one copy, with acknowledgement to the following address:

**Greg Shaver
The Citizens Bank
P. O. Box 2156
Batesville, AR 72503-2156**

If I can be of further assistance, please call.

Sincerely,

**Greg Shaver
Executive Vice President**



CITIZENS BANK
Member FDIC

9/13/2010

Office of Pension and Welfare Programs
Labor Management-Services Administration
U. S. Department of Labor
Washington, D. C. 20216

RE: The Citizens Bank
Tax ID #: 71-0258539
200 South Third St.
P. O. Box 2156
Batesville, AR 72503-2156

Ladies and Gentlemen:

This statement is with respect to Non-Qualified Deferred Compensation Plans maintained by Employers under the requirements of 29 CFR Section 2520.104-23(a).

The Citizens Bank (employer) maintains one non-qualified salary continuation plan for Executives who are members of a "select group of management" or who are "highly compensated".

The number of participants is:

Plan 1: One (1)

Plan Administrator: Greg Shaver
Title: Executive Vice President
Employer: The Citizens Bank

Administrator Signature: 