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June 20, 2011

U.S. Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Avenue, NW, Suite N-1513
Washington, DC 20210

Dear Sir or Madam:

Pursuant to Section 110 of the Employees Retirement Income Security Act of 1974, the following statement is submitted in compliance with the reporting and disclosure requirements of Part 1 of the Act (alternative filing method allowed under D.O.L. Regulation 2520.104-23 for an unfunded plan for a select group of management or highly compensated employees). The employer's name, address and employer identification number are:

Peoples Bank & Trust
1203 Hillsboro Blvd.
Manchester, TN. 37355
EIN 62-0422660

The undersigned Plan Administrator hereby declares that the employer maintains an unfunded plan primarily for the purpose of providing supplement retirement benefits for a select group of its Executives. There is only one such plan, initiated June 1, 2011, which covers one (1) Executive. In the future additional Executives may be selected by the Board of Directors.

The Administrator will provide any plan documents upon request as required by Section 104 (a)(1) of the Act.

Respectfully Submitted,

Elmer Morris, Jr.,
President and Chief Executive Officer



**PEOPLES BANK
& TRUST COMPANY**

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