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January 14, 2013

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

Re: Richton Bank & Trust Company Executive Deferral Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of Richton Bank & Trust Company Executive Deferral Plan, we hereby provide you with the information set forth below:

Name and Address of Employer

Richton Bank & Trust Company
114 South Front Street
Richton, MS 29476

Employer's Taxpayer Identification Number

64-0230260

Required Declaration

The Employer sponsors the Richton Bank & Trust Company Executive Deferral Plan ("Plan"), which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer.

Currently, Richton Bank & Trust Company maintains one (1) nonqualified plan. Specifically, there is one (1) employee eligible to participate in all nonqualified plans maintained by the Employer. This Plan's effective date is December 15, 2012.

If you have any questions about this matter, please contact the undersigned.

Sincerely,



Ralph Olier
President

VIA CERTIFIED MAIL Return Receipt Requested

RALPH S. OLIER, PRESIDENT

POST OFFICE BOX 527 RICHTON, MISSISSIPPI 39476 PHONE: 601.788.3034 FAX: 601.788.5822

RICHTON BANK AND TRUST CO.

