

Citizens Bank & Trust C O M P A N Y

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VIA CERTIFIED MAIL

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

Dear Sir or Madam:

The following statement is intended to comply with the alternative method for satisfying the reporting and disclosure requirements of Part I, Title I of ERISA, as contained in Department of Labor regulation section 2520.104-23.

Name of Employer: Citizens Bank and Trust Company

Address of Employer: 126 South Main Street
Blackstone, Virginia 23824-1842

Employer Identification Number: 54-0169450

Number of Plans of Deferred Compensation:

On October 11, 2012, Citizens Bank and Trust Company established a Deferred Compensation Plan for 9 employees.

Declaration:

Citizens Bank and Trust Company maintains the Deferred Compensation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

CITIZENS BANK AND TRUST COMPANY

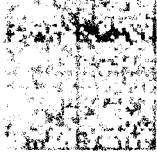
By:


Joseph D. Bergerding
President and Chief Executive Officer

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**CitizensBank
& Trust**
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126 South Main Street
Blackstone, VA 23824



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