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SCHERTZ BANK & TRUST



February 22, 2013

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 0210

Re: Schertz Bank & Trust
519 Main Street
Schertz, TX 78154

Employer Tax Identification Number: 74-0885350

To Whom It May Concern:

Please be advised that the Schertz Bank & Trust, with its principal office located in Schertz, Texas, maintains a "Top Hat" plan entitled Salary Continuation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees of the bank.

The Salary Continuation Plan is the only "Top Hat" plan the Bank currently has in place. The Bank currently has two (2) executives participating in the Salary Continuation Plan.

If you need additional information regarding this matter or if you have any questions please contact me.

Sincerely,

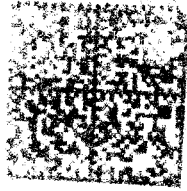
Mark Sunderman, President & CEO
Schertz Bank & Trust

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SCHERTZ BANK & TRUST

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