



HERITAGE BANK  
of the Ozarks

April 16, 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. 20210

Re: Heritage Bank of the Ozarks  
1475 S. Jefferson  
Lebanon, MO 65536

2013 APR 22 PM 2:35

Employer Tax Identification Number: 20-0178036

To Whom It May Concern:

Please be advised that the Heritage Bank of the Ozarks, with its principal office located in Lebanon, Missouri, 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,

William R. Lewis, Chairman/CEO  
Heritage Bank of the Ozarks



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1475 S. JEFFERSON AVE.  
LEBANON, MO 65536

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