



MEMBER FDIC

2520162670130

June 25, 2016

VIA CERTIFIED MAIL

United States Department of Labor
Employee Benefits Security Administration
Top Hat Plan Exemption
200 Constitution Ave., N.W., St. N-1513
Washington, D.C. 20210

ES&A/PUBLIC DISCLOSURE
2016 JUL 18 PM 4:17

RE: Peoples Bank Supplemental Executive Retirement Plan and Supplemental Director Retirement Plan

Dear Sir or Madam:

In accordance with Department of labor Regulation SS 2520.104-23, this letter will serve as the alternative method of compliance with the reporting and disclosure requirements of Part I of Title I of the Employee Retirement Income Security Act of 1974, as amended, for a pension plan for a select group of management or highly compensated employees.

1. Peoples Bank (the "Sponsor"), a Louisiana banking corporation, maintains and sponsors a nonqualified Supplemental Executive Retirement Plan and a nonqualified Supplemental Director Retirement Plan (the "Plans").
2. The address of the Sponsor is Front and Barnett Streets or P.O. Box 147 Chatham, LA 71226.
3. The employer identification number assigned by the Internal Revenue Service to the Sponsor is 72-0285030.

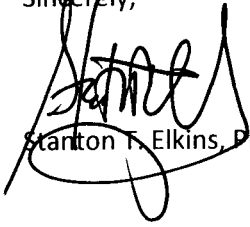
P.O. Box 147

Chatham, LA 71226

318-249-2125

4. The Sponsor declares it maintains the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
5. There is 1 employee participating in each plan for a total of 2 employees.
6. A copy of the plan documents will be furnished upon request.

Sincerely,

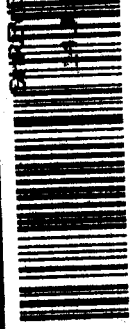
A handwritten signature in black ink, appearing to read "Stanton T. Elkins", written over a circular stamp or seal.

Stanton T. Elkins, President

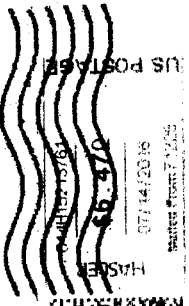


After 5 days return
P.O. Box 147
Chatham, Louisiana

CERTIFIED MAIL



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Washington, D.C. 20210

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