



**CITIZENS BANK  
& TRUST COMPANY**

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April 25, 2003

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, D.C. 20210

2520032540891

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Citizens Bank & Trust Company of Ardmore
2. Mailing address of employer: 1100 N. Commerce, P.O. Box 1689, Ardmore, Ok 73402-1689
3. Employer's Federal Identification Number: 73-1048930
4. Number of plans maintained: One
5. Number of participants in each plan: Four
6. Date plan was implemented: January 1, 2003

We will provide plan documents upon request in accordance with ERISA Section 104(a) (1).

Please contact us if you have any questions on any of the above information.

Sincerely,

G. Bridger Cox  
Plan Administrator



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**P.O. Box 1689  
ARDMORE, OK 73402**

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