

PEOPLES BANK & TRUST

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Committed to fulfilling the
Financial Needs of our Banking Community
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U.S. DEPT. OF LABOR
FIDELITY AND SECURITY
02 MAR 20 PM 12:23

March 8, 2002

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

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 Employer: Peoples Bank and Trust
2. Mailing address of the employer: 1899 Buford Highway
Buford, GA 30518
3. Employer's Federal Identification Number (EIN): 58-1542258
4. Number of plans maintained: Two
5. Number of participants in each plan: Executive Plan - 3
Directors Plan - 10
6. Date plan was implemented: Both plans implemented January 16, 2002.

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,

By:


Jan Wells - Plan Administrator
Executive Vice President

Office 770-932-1900

Fax 678-482-4470

1899 Buford Highway

Buford, GA 30518

www.peoplesbanktrust.com

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U.S. DEPT. OF LABOR
FIDIA/PUBLIC DISCLOSURE
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