

March 11, 2011

Dear Shareholder:

In connection with the Annual Meeting of Shareholders of Wilson Bank Holding Company to be held April 12, 2011, we are enclosing a Notice of Annual Meeting of Shareholders, a proxy statement and a form of proxy.

You are being asked to (i) elect four persons to serve as Class I Directors for a three-year term and until their successors are duly elected and qualified; (ii) approve, on an advisory and non-binding basis, the Company's executive compensation programs and practices; (iii) vote, on an advisory and non-binding basis, on how frequently (annually, every other year or every three years) the Company will hold future advisory votes on the Company's executive compensation programs and practices; (iv) ratify the appointment of Maggart & Associates, P.C. as the Company's independent registered public accounting firm for the fiscal year ending December 31, 2011; and (v) transact such other business as may properly come before the Annual Meeting or any adjournments thereto. Information about these matters, including the new advisory votes related to executive compensation, which are required by the provisions of the recently-enacted Dodd-Frank Wall Street Reform and Consumer Protection Act, is contained in the attached proxy statement.

You are invited to attend the Annual Meeting of Shareholders in person. We would appreciate your completing the enclosed proxy card so that your shares can be voted in the event that you are unable to attend the meeting. If you are present at the meeting and desire to vote your shares personally, your proxy may be revoked and you may vote in person. We urge you to return your proxy card in the enclosed, postage paid envelope as soon as possible.

Sincerely,

WILSON BANK HOLDING COMPANY

J. Randall Clemons
President/Chief Executive Officer

JRC/mtk

Enclosures