

# CARLSMITH BALL LLP

A LIMITED LIABILITY LAW PARTNERSHIP

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March 14, 2002

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OUR REFERENCE NO.  
1444119 / 011785-57

**VIA CERTIFIED MAIL/  
RETURN RECEIPT REQUESTED**

Pension and Welfare Benefit Program  
Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

To the Secretary of Labor:

Re: Hickam Federal Credit Union  
Deferred Compensation Agreement  
(Adopted Effective as of January 1, 2001)

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974, as amended, for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. § 2520.104-23, the following information is provided on behalf of the undersigned employer:

Name and Address of Employer:

Hickam Federal Credit Union  
P.O. Box 30025  
Honolulu, HI 96820

Employer Identification Number: 99-0073450

Pension and Welfare Benefit Program  
Department of Labor  
March 14, 2002  
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**Declaration:**

Hickam Federal Credit Union maintains an agreement primarily for the purpose of providing deferred compensation for an individual management/highly compensated employee. The Plan was adopted effective as of January 1, 2001.

**Number of Plans and Participants in Each Plan:**

One plan covering one employee.

Very truly yours,



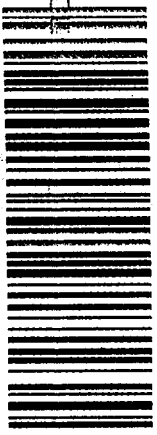
John C. Khil

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HONOLULU, HAWAII 96809-0656

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