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Freedom United Federal Credit Union

488 Adams Street • Rochester, PA 15074-1940 • Phone 774-5575

January 7, 1993

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

FROM: Employer: Freedom United Federal Credit Union
Employer Ident. No. 25-0954108
Address: 488 Adams Street
Rochester, PA 15074

As required by 29 C.F.R. Sec. 2520.104-23(a)(1), we are filing this notice with the Secretary of Labor regarding the Deferred Compensation Agreements we have established.

The Freedom United Federal Credit Union has established a Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. Two employees have signed Agreements to defer compensation under this plan.

Date: January 7, 1993 Employer: Freedom United FCU
By: Zelda M. Smith
Title: Pres/Treas.

