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CALLISTER NEBEKER & McCULLOUGH

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DEPT. OF LABOR  
02 MAY -1 PM 1:50

David O. Parkinson

TO CALL WRITER DIRECT  
(801) 530-7328  
dparkinson@cnmlaw.com

April 22, 2002

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**

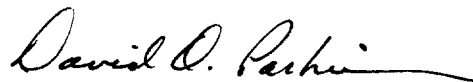
TOP HAT PLAN EXEMPTION  
Pension & Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

Gentlemen:

Enclosed, please find a copy of the statement regarding Top Hat Plan Exemption for the deferred compensation plan maintained by Deseret First Credit Union. This statement is being submitted as an alternative method of compliance as provided in Reg. §2520.104-23. If you have any questions regarding the enclosed statement, please contact me at your convenience.

Sincerely,

CALLISTER NEBEKER & McCULLOUGH



David O. Parkinson

DOP:mhm  
Enclosure

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**STATEMENT REGARDING TOP HAT PLAN EXEMPTION**

Name and Address of Employer: Deseret First Credit Union  
147 North 200 West  
Salt Lake City, Utah 84103

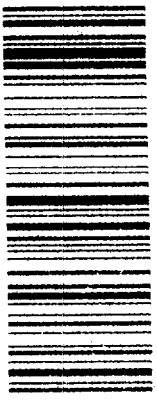
Employer Identification Number: 87-0229235

Number of Non-Qualified Deferred Compensation Plans: 01

Number of Employees Covered (as of date of this submission): 01

This Plan is maintained by Deseret First Credit Union primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. Benefits are paid as needed solely from the general assets of the employer.

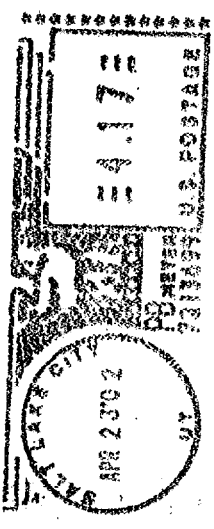
GENERAL



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