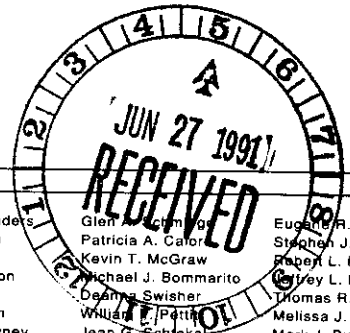


**FOSTER, SWIFT,  
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June 3, 1991

U.S. Department of Labor  
Office of Employee Benefits Security  
Labor-Management Services Administration  
200 Constitution Avenue, N.W.  
Washington, D.C. 20216

Dear Sir/Madam:

Please let this serve as notice that Union Federal Savings maintains an unfunded non-qualified deferred compensation plan. The following information is disclosed pursuant to DOL Reg. 2520.104-23 imposed by the Employee Retirement Income Security Act of 1974:

1. The employer is Union Federal Savings.
2. The employer's address is 121 West Allegan Street, P.O. Box 40710, Lansing, Michigan 48901-7910.
3. The employer's identification number is 13-5645888.
4. The Union Federal Savings Supplemental Retirement Plan is maintained primarily for the purpose of providing an unfunded non-qualified deferred compensation benefit for Kenneth W. White whose title is President and Chief Executive Officer.
5. The employer maintains one such plan covering the employee listed in Item 4 above.

**FOSTER, SWIFT,  
COLLINS & SMITH, P.C.**

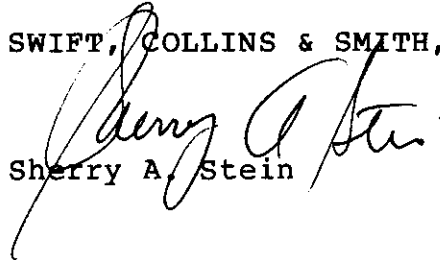
ATTORNEYS AT LAW

U.S. Department of Labor  
Page 2  
June 3, 1991

If you need any additional information, please feel  
free to contact the undersigned.

Very truly yours,

FOSTER, SWIFT, COLLINS & SMITH, P.C.

  
Sherry A. Stein

SJS: jlm  
Certified Mail - RRR  
cc Kenneth W. White