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1481 DEERWOOD DRIVE

DEFIANCE, OHIO 43512

TELEPHONE:

(419) 782-9856

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

FROM: Employees Own Federal Credit Union  
Federal Tax ID #: 34-445-1022  
1481 Deerwood Drive  
Defiance, OH 43512

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 Plan(s) we have established.

Employees Own 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. Five employees have signed Agreements to defer compensation under this plan.

Date: April 13, 1994

Employer:

Employees Own Federal Credit Union

By:

Regina A. Medley

Title:

President