



Waterbury Connecticut Teachers  
Federal Credit Union

U.S. DEPT. OF LABOR  
ELECTRICITY/PUBLIC DISCLOSURE  
02 MAY 30 PM 2:18

May 20, 2002

2520032901206

Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
U. S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, DC 20210

Re: Top Hat Reporting and Disclosure

Dear Sir or Madam:

In accordance with Department of Labor regulations Section 2520.104-23(b), we are providing the following statement relating to the deferred compensation plan we have established, entitled George V. MacDonald Retirement Agreement (the "Plan").

Employer Name: Waterbury Connecticut Teachers Federal Credit Union  
Employer Address: P. O. Box 2121  
Waterbury, CT 06722  
Employer Identification Number (EIN): 06-0663297

The Employer maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Benefits under the Plan are paid as needed solely from the general assets of the Employer. The Employer also maintains another plan of this type and notification of that plan was previously provided. There is one employee eligible to participate in the Plan. The Plan was adopted on April 18, 2002.

Plan documents will be provided to the Secretary upon request, as required by Section 104(a)(6) of ERISA. For further information, please contact the undersigned.

Sincerely,

George V. MacDonald  
President

Copy: William J. Keenan, Jr., Attorney

*"Serving Western Connecticut Since 1934"*

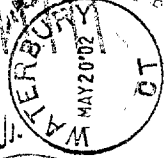
773 Straits Turnpike, Middlebury, Connecticut 06762  
(203) 758-9500 - 1-800-992-2226 - Fax: (203) 758-8514 - Website: www.wctfcu.com  
Mailing Address: P.O. Box 2121, Waterbury, Connecticut 06722

WCTU

Waterbury Connecticut Teachers  
Federal Credit Union

P.O. Box 2121  
Waterbury, Connecticut 06722

"Serving Western Connecticut Since 1934"



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