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U.S. DEPARTMENT OF LABOR
OFFICE OF PENSION AND WELFARE ADMINISTRATION

03 JAN 14 PM 2:57

TINKER FEDERAL CREDIT UNION
P. O. Box 45750
Tinker Air Force Base, Oklahoma 73145

January 3, 2003

Via Certified Mail, Return Receipt Requested

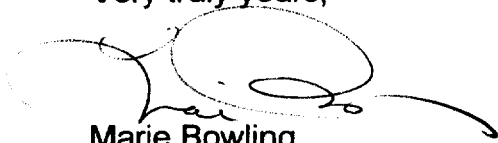
Top Hat Plan Exemption
Pension and Welfare
Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

RE: Tinker Federal Credit Union
Statement Under 29 C.F.R. § 2520.204-23

Dear Sir or Madam:

I enclose a statement under 29 C.F.R. § 2520.104-23 in connection with the executive compensation arrangement(s) described in the statement.

Very truly yours,



Marie Bowling
Chairman of the Board

Enclosure

cc: Mr. Jim Hawk, QPA, CFP, CLU
Luke Bailey, Esq.

STATEMENT UNDER 29 C.F.R. § 2520.104-23

NAME AND ADDRESS
OF EMPLOYER

TINKER FEDERAL CREDIT UNION

P. O. Box 45750
Tinker Air Force Base, OK 73145

EIN

73 - 056 0023

DECLARATION

Tinker Federal Credit Union maintains the plan(s) primarily for the purpose of providing deferred compensation for a select group of one or more management or highly compensated employees.

NUMBER OF PLANS

2

NUMBER OF EMPLOYEES
IN EACH PLAN

457(f) = 1
457(b) = 3

Dated: 01-03, 2003

TINKER FEDERAL CREDIT UNION

By

Mary Binkley

Its

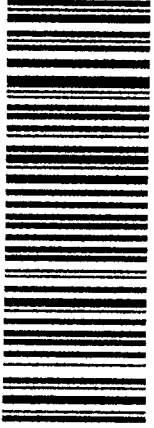
Exec. V.P.

(Print position with employer)

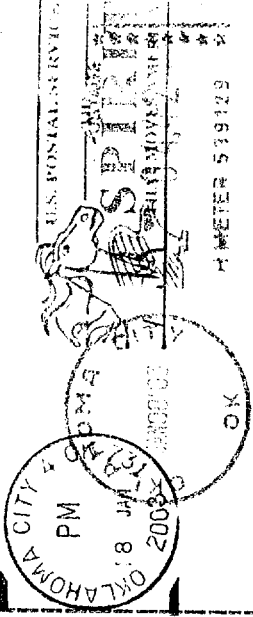


P.O. Box 45750, TAFB, OK 73145-0750

CERTIFIED MAIL



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200 Constitution Ave. N.W.
Washington, DC 20210

