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U.S. DEPT. OF LABOR
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4200 E. Front Street
Kansas City, Missouri 64120
(816) 231-3380
Fax: (816) 483-8814

September 30, 2002

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

Re: Edison Credit Union 457(f) Non-Qualified Deferred Compensation Plan

Dear Secretary,

According to Department of Labor Regulations (Section 2520.104-23), this letter serves as notice that, with respect to Edison Credit Union 457(f) Non-Qualified Deferred Compensation Plan, the undersigned intends to use the alternative single filing form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974 (ERISA), which alternative form of compliance is provided in the regulations.

We are providing the following information according to Regulations Section 2520.104-23(b):

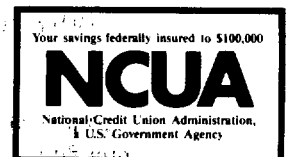
1. Name and address of Employer: Edison Credit Union
4200 E. Front Street
Kansas City, MO 64120
2. Employer's Employer Identification Number: 44-0663838
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The Employer hereby states that it maintains one Plan primarily for the purpose of providing deferred compensation for a select group of a management or highly compensated employees, and the number of employees in the Plan is as follows:

(a) Name of Plan and Number of Employees: 457(f) Non-Qualified Compensation
Arrangement: 2 Executives

The Employer will provide Plan documents, if any, to the Secretary of Labor upon request by Section 104(a)(1) of ERISA.

Sincerely,

Ronald L. Miller, Jr.
President, Edison Credit Union





4200 E. FRONT STREET
KANSAS CITY, MISSOURI 64120-1062

ADDRESS SERVICE REQUESTED



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