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U.S. DEPT. OF LABOR
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RICHARD E. LINDEMANN
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CHRISTOPHER D. CORKERY
Chief Executive Officer

January 14, 2002

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

Re: Advantage One Federal Credit Union 457(f) Non-Qualified Deferred Compensation Arrangement.

Dear Secretary:

According to Department of Labor Regulations(Section 2520.1040-23), this letter serves as notice that, with respect to the Advantage One Federal Credit Union 457(f) Non-Qualified Deferred Compensation, the undersigned intends to use the alternative single filing form of compliance with the reporting and disclosure requirements of Part 1 of Title 1 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 2320.104-23(b):

- 1) Name and Address of Employer: Advantage One Federal Credit Union, 13050 Fort Street, Southgate, MI 48195
- 2) Employer's Employer Identification Number: 38-1475121
- 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 2 plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and the number of employees in the plan is as follows: 457(f) Non-Qualified Deferred Compensation Arrangement: 2 executives.

The employer will provide plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(I) of ERISA.

Sincerely,

Christopher Corkery
Chief Executive Officer
Advantage One Federal Credit Union



13050 Fort Street • Southgate, Michigan 48195

RETURN SERVICE REQUESTED

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