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

2520032032300

From: Employer: Edison Credit Union
Employer Federal TIN: 36-2009178
Address: 230 W Monroe Suite 2850
Chicago IL 60606-4902

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.

The Edison Credit Union has established a Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. Three employees have signed Agreements to defer compensation under this plan.

Date: January 1, 1997

Employer: Edison Credit Union
By: William J Arnold
Title: President/Chief Executive Officer

A handwritten signature in black ink, appearing to read "W J Arnold", is written over the printed name and title of the signatory.