



**Morehead State Federal
Credit Union**
UPO Box 1011
Morehead, KY 40351

March 13, 1995

Office of Employee Benefits Security
Labor--Management Services Administration
U.S. Department of Labor
Washington, DC 20216

RE: EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974
29 CFR PART 2520

Gentlemen:

In accordance with the "Alternative method of Compliance for pension plans for certain selected employees"(Section 2520-104-23), please be advised that Morehead State Federal Credit Union located at U.P.O. 1011,Morehead,Kentucky 40351, identified by 61-0937401, as a tax exempt 501(c) not for profit, maintains a nonqualified deferred compensation plan for 1 of our employees. The plan was initiated on July 29, 1992, but we could find no evidence of prior notification to your office.

Very truly yours,

Mike Alcorn
Office Manager