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1010 21st Avenue North, Myrtle Beach, South Carolina 29577-7485 (803) 448-2133

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

From: Employer: Carolina Trust Federal Credit Union
Employer Federal Tax Identification Number: 57-0385048
Address: 1010 21st Avenue North
Myrtle Beach, S.C. 29577-7485

As required by 29 C.F.R. Sec. 2520.104-23(a) (1), we are filing the notice with the Secretary of Labor regarding the Deferred Compensation Plan we have established.

Carolina Trust Federal 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 23, 1996

Employer: Carolina Trust Federal Credit Union
By: M. E. Culpepper
Title: President