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**KENMORE TEACHERS  
FEDERAL CREDIT UNION**

258 Highland Parkway • Buffalo, New York 14223-1408

January 22, 1996

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

Employer: Kenmore NY Teachers' Federal Credit Union  
EIN # 16-0806623  
258 Highland Parkway  
Buffalo, NY 14223-1408

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 we have established.

The Kenmore NY Teachers 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. One employee has signed an agreement to defer compensation under this plan.

January 22, 1996

Kenmore NY Teachers Federal Credit Union

By: Leland P. Moody  
Leland P. Moody  
President, Board of Directors

LPM:me