



**OXYCHEM NIAGARA FEDERAL CREDIT UNION**  
**3619 PACKARD ROAD, NIAGARA FALLS, NY 14303-2224**  
**716-284-4110 • FAX 716-284-4123**

Chartered 1953

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

FROM: Employer: OXYCHEM NIAGARA FEDERAL CREDIT UNION  
 3619 Packard Road  
 Niagara Falls, NY 14303  
 Employer Federal Tax ID: 16-0786241

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 PUBLIC PERIODIC  
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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 OxyChem Niagara 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. Two employees have signed Agreements to defer compensation under this plan.

Dated: January 11, 1996

OxyChem Niagara  
 Federal Credit Union  
 By: Bill Bierly  
 Bill Bierly  
 President  
 Board of Directors