



**Alternative Reporting And Disclosure Statement
For Nonqualified Deferred Compensation Plans**

To: Top Hat Plan Exemption
Employee Benefits Security Administration
Room N 1513
U.S. Department of Labor
200 Constitution Ave. N.W.
Washington, DC 20210

Home Office:

1770 E. Lambert Rd.
P.O. Box 4000
Brea, CA 92822-4000
(800) 343-6328
(714) 671-6963
Fax (714) 529-8108

Sacramento Office

(800) 350-3575



(888) CU SWIRL
www.cuswirl.com

Email

info@americascu.com

Log on to Internet
Banking at

www.americaschristiancu.com

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for un-funded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 CFR Sec. 2520.104-23, the following information is provided by the undersigned administrator:

1. The name of the Employer is: America's Christian Credit Union
2. The mailing address of the Employer is: 1770 E. Lambert Road
Brea, CA 92822-4000
3. The Employer Identification Number is: 95-2030824
4. The above named Employer maintains a Plan (or Plans) primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
5. Number of Plans and Eligible Employees in each Plan:
One Plan(s) covering 3 Eligible Employees.
6. The Employer will provide a copy of the agreement(s) to the office of Pension and Welfare Benefit Program upon request.

America's Christian Credit Union
A California Corporation

By: R. N. Rimington
R. N. Rimington
Executive Vice President/Chief Financial Officer

Dated: 11/22/04

cc: Eric Barsh, Executive Compensations Solutions

"Your Christian Banking Partner"

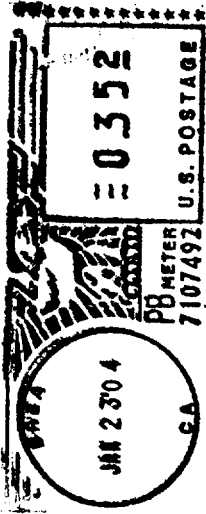


1770 E. Lambert Road, P.O. Box 4000
Brea, CA 92822-4000

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