



2520040763600

February 24, 2004

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

Re: City Credit Union 457(f) Non-Qualified Deferred Compensation Plan

Dear Secretary:

According to Department of Labor Regulations (Section 2520.104-23), this letter serves as notice that, with respect to City Credit Union 457(f) Non-Qualified Deferred Compensation Plan, the undersigned intends to use the alternative single filing form of compliance with the reporting and disclosure requirements of Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 (ERISA), which alternative form of compliance is provided in the regulation.

We are providing the following information according to Regulations Section 2520.104-23(b):

1. Name and Address of Employer: City Credit Union
2550 South M291 Highway
Independence, MO 64057
2. Employer's Employer identification Number: 43-0822402
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The employer hereby states that it maintains one Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and the number of employees in the Plan is as follows:
 - a) Name of Plan and Number of Employees: City Credit Union 457(f) Non-Qualified Deferred Compensation Plan: 1 executive

The Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Sincerely,

Larry Horne
Chairman
City Credit Union

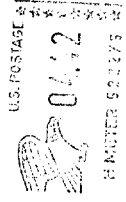


2550 SO. M-291 HWY. INDEPENDENCE, MISSOURI 64057

RETURN SERVICE REQUESTED



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