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09/09/03 11:30 AM

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September 9, 2003

VIA CERTIFIED MAIL

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

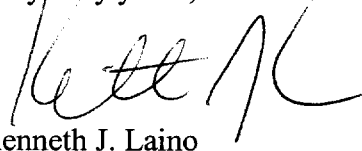
RE: Garfield Community Credit Union

To Whom It May Concern:

On behalf of Garfield Community Credit Union, please be advised that the Garfield Community Credit Union (EIN Number 34-0835818) maintains a plan primarily for the purpose of providing deferred compensation for a select group of management and/or highly compensated employees. The number of such plans is one, and the plan covers one employee.

Please contact the undersigned in the event that you have further questions.

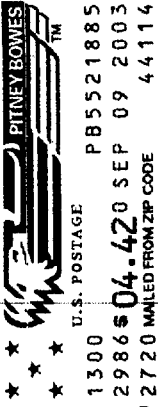
Very truly yours,



Kenneth J. Laino

KJL/bam

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