

ERISA REPORTING AND DISCLOSURE STATEMENT
TOP HAT NOTICE

03/11/03 11:3:02

2520040764101

DATE: October 23, 2003

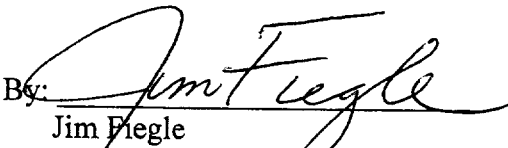
TO: Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, D.C. 20210-0001

FROM: Name: Members Source Federal Credit Union
Address: 8580 Virginia Street, Merrillville, IN 46410-6235
EIN: 35-0873966

Pursuant to 29 C.F.R. §2520.104-23, the Employer files this statement as an alternative means of complying with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act (ERISA) for unfunded or insured pension plans maintained by an employer for a select group of management or highly compensated employees.

The Employer currently maintains one plan, a Deferred Compensation Agreement (the "Plan"), for the purpose of providing deferred compensation for a single highly compensated employee to whom benefits are paid as needed solely from the general assets of the Employer. One participant is in the Plan.

EMPLOYER
Members Source Federal Credit Union

By: 
Jim Fiegle
Chairman of the Board