



Main Service Center
618 Delaware Avenue
Albany, NY 12209-1096
Telephone: (518) 426-1000
Fax: (518) 426-1595

Hudson Service Center
179 Healy Boulevard
Hudson, NY 12534-1509
Telephone: (518) 828-4537
Fax: (518) 828-9927

Troy Service Center
514 Congress Street
Troy, NY 12180-4306
Telephone: (518) 426-1000
Fax: (518) 272-7548

Website: www.aaa.com

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July 29, 2003

Office of Pension and Welfare Benefit Program
Labor Management Service Administration
US Department of Labor
Washington, DC 20216

Gentlemen:

Pursuant to DOL Reg. Sec. 2520.104-23, the undersigned Employer hereby files the following information with respect to its nonqualified deferred compensation plan(s).

1. AAA Hudson Valley
618 Delaware Avenue
Albany, New York 12209
2. Employer ID Number 14-0461250
3. The employer maintains one plan of nonqualified deferred compensation primarily for the purpose of providing deferred compensation to a select group of management of highly compensated employees.
4. The number of employees are covered by such plan is 1.

Very truly yours,

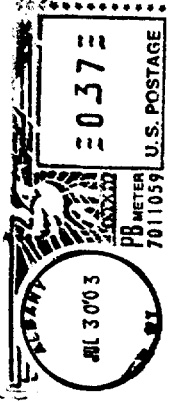
Name of Fiduciary: Robert C. Seroka, Jr.
Title: President & CEO
Employer: AAA Hudson Valley
618 Delaware Avenue
Albany, New York 12209



Hudson Valley

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Albany, New York 12209-1096

ADDRESS SERVICE REQUESTED



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