



August 5, 2003

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

2520040764638

Re: University of Michigan Credit Union 457 (b) Eligible Deferred Compensation Plan

Dear Secretary:

According to Department of Labor Regulations (Section 2520.104-23), this letter serves as notice that, with respect to the University of Michigan Credit Union's 457 (b) Eligible 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 I of the Employee Retirement Income Security Act of 1974 (ERISA), which alternative form of compliance is provided in regulations.

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

1. Name and Address of Employer: University of Michigan Credit Union
333 E. William
Ann Arbor, MI 48104
2. Employers Identification Number: 38-1464920
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:

University of Michigan Credit Union 457 (b) Eligible Deferred Compensation Plan: 2 executives.

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,

James A. Mattson
President
University of Michigan Credit Union

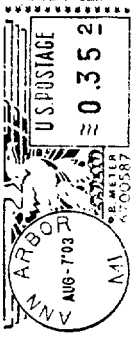


University of Michigan Credit Union
PO. Box 7850
Ann Arbor, MI 48107

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