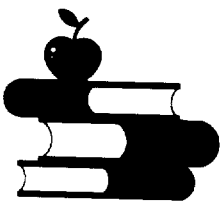


SWTCU



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Southwest Teachers Credit Union

Top. H.A.A.

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

FROM: Southwest Teachers Credit Union
Federal Tax # 43-6041095
1221 East Grand
Springfield, MO. 65804

As required by 29 C.F.R. Sec. 2520.104-23(a)(1), we are filing this notice with the Secretary of Labor regarding the Deferred Compensation Plan we have established.

The Southwest Teachers Credit Union has established a Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. One employee has signed Agreements to defer compensation under this plan.

Date: November 1, 1994 Employer: Southwest Teachers Credit Union

By: *Gracile A. Banks*

Title: President