

ERISA REPORTING AND DISCLOSURE STATEMENTDATE: August 1, 2000TO: Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

FROM: Name: Harvester Federal Credit Union ("Employer")

Address: 7020 Brookville Road
Indianapolis, IN 46239EIN: 35 0980585

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Pursuant to 29 CFR 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 ERISA.

The Employer currently maintains two plans, a Deferred Compensation Agreement and a Split Dollar Agreement, respectively (the "Plans"), for the purpose of providing deferred compensation for a select group of management or highly compensated employees for which benefits are paid as needed solely from the general assets of the Employer.

One participant is in each of the Plans.

EMPLOYER

By: 

Mr. John T. Newett, President

SOMMER & BARNARD
ATTORNEYS AT LAW • PC

U.S. DEPARTMENT OF LABOR
PWB PUBLIC DISCLOSURE
00 SEP -1 PM 3:24

Ann Carr Mackey

Please reply to Monument Circle address

August 28, 2000

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: ERISA Reporting and Disclosure Statement

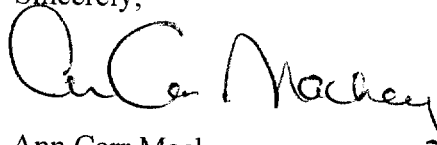
Dear Sir or Madame:

Enclosed please find the original and one copy of the ERISA Reporting and Disclosure Statement for Harvester Federal Credit Union, pursuant to 29 CFR 2520.104-23.

If you have any questions regarding this form, please feel free to contact me at (317) 630-4000. Otherwise, please file-stamp the enclosed copy of the ERISA Reporting and Disclosure Statement and return to me in the enclosed self-addressed, stamped envelope.

Thank you for your attention to this matter.

Sincerely,



Ann Carr Mackey

ACM\dsr
Enclosures

cc: John T. Newett, President

COMMER & BARNARD
ATTORNEYS AT LAW, P.C.

1117 Wisconsin Avenue, N.W. • P.O. Box 4155
Washington, D.C. 20007 • Telephone: (202) 638-3000

FIRST CLASS MAIL

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Pension and Welfare Benefits Administration
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200 Constitution Avenue NW
Washington, DC 20210