

O.C.A.W. CREDIT UNION
161 E. MARIE AVE.
WEST ST. PAUL, MN 55118

DEPT. OF LABOR
FOIA/PUBLIC DISCLOSURE
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March 22, 2000

U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

2520042390813

Re: 457(b) Plan (O.C.A.W. Credit Union 457(b) Eligible Deferred Compensation Plan)

Dear Secretary:


According to Department of Labor Regulations (Section 2520.1040-23, this letter serves as notice that, with respect to the 457(b) 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 the regulations.

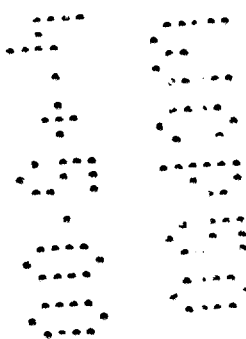
We are providing the following information according to Regulations Section 2520.104-23(b):

1. Name and Address of Employer: O.C.A.W. Credit Union, 161 E. Marie Ave., West St. Paul, MN 55118.
2. Employer's Employer Identification Number: 41-0874898.
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 (1) 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:

(a) Name of Plan and Number of Employees Deferred Compensation Plan: 457(b) Eligible n for 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,


Wendell R. Stone
President
O.C.A.W. Credit Union



O.C.A.W. CREDIT UNION
161 East Marie Avenue
West St. Paul, MN 55118-4004



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