



# TWIN RIVERS FEDERAL CREDIT UNION

P.O. Box 699, 23 Phillips Street  
Massena, NY 13662  
(315) 764-0240  
FAX (315) 769-2219

Reynolds Plant Site Office  
South Grasse River Road  
(315) 764-0343

April 26, 1996

2520042391176

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

FROM: Employer: Twin Rivers Federal Credit Union  
Employer Federal Tax Identification No.: 16 0985101  
Address: 23 Phillips St., P. O. Box 699  
Massena, New York 13662

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(s) we have established.

The Twin Rivers Federal Credit Union has established a Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. Two employees have signed Agreements to defer compensation under this plan.

Date: April 26, 1996 Employer: Twin Rivers Federal Credit Union

By: Thomas Willison  
Title: President of the Bd. of Directors

