



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: Kellogg Federal Credit Union

Employer Federal Tax Identification Number: 38-6060726

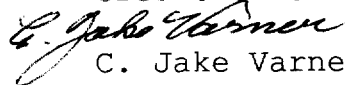
Address: P.O. Box 140/ 41 Second Street
Battle Creek, Michigan 49016

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 restated.

The Kellogg 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. One employee has signed Agreements to defer compensation under this plan.

DATE: September 11, 1998

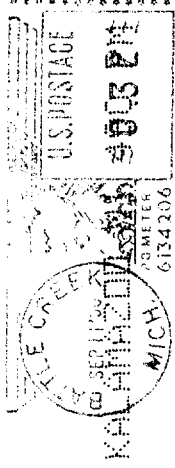
EMPLOYER: Kellogg Federal
Credit Union

BY:  C. Jake Varner

TITLE: President/Treasurer

Kellogg Federal Credit Union

P.O. Box 140
Battle Creek, Michigan 49016-0140



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