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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: Adirondack Regional Federal Credit Union
Employer Federal Tax Identification Number: 150554823
Address: 280 Park Street
Tupper Lake, NY 12986

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

The Adirondack Regional 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: May 19, 1998

Employer: Adirondack Regional Federal Credit Union

By:

Title:

ADIRONDACK REGIONAL
FEDERAL CREDIT UNION

280 Park Street
Tupper Lake, New York 12986-1909

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