



McCoy Federal Credit Union

Your Full-Service Community Credit Union

2520043380577

March 30, 2004

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington DC 20210

Re: Notice of Plan of Deferred Compensation

Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:
McCoy Federal Credit Union
PO Box 593806
Orlando FL 32859-3806
2. Federal Employer Identification No. (EIN):
59-0772729
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees.
The plan was made effective March 10, 2004.
4. There is one participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgement purposes.

Sincerely,

Alvin J. Cowans
President/CEO

AJC/kmb



McCoy Federal Credit Union
P. O. Box 593806 Orlando, FL 32859-3806

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