

August 24, 2004

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

2520043381646

Re: First Family Federal Credit Union 457 (b) Eligible Deferred Compensation Plan

According to Department of Labor Regulations (Section 2520.104-23), this letter serves as notice that, with respect to First Family Federal Credit Union 457 (b) Deferred Compensation Plan, the undersigned intends to use the alternative single filing form of compliance with the reporting and disclosure requirements of Part 1 of Title 1 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):

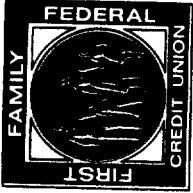
1. Name and address of Employer: First Family Federal Credit Union, P.O. Box 170, Henryetta, Ok 74437.
2. Employer's Employer Identification Number: 73-0710436
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The Employer hereby states that it maintains one 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: 1

(a) Name of Plan and Number of Employees: First Family Federal Credit Union 477(b) Eligible Deferred Compensation Plan: 1 executive

The Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a) (1) of ERISA.

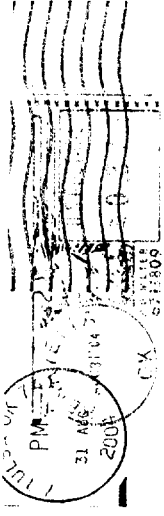
Sincerely,

David Dykes
Chairman, Board of Directors
First Family Federal Credit Union



P.O. Box 170
Henryetta, Oklahoma 74437-0170

Forwarding address correction requested



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