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December 20, 2004

Top Hat Plan Exemption
Pension and Welfare Benefits Admin.
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, D.C. 20210

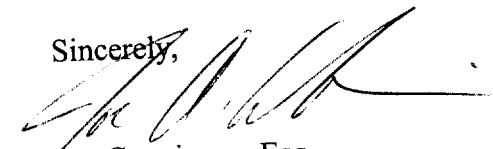
**Re: Miami Postal Service Credit Union
Supplemental Executive Retirement Plan**

To Whom It May Concern:

Please be advised that Miami Postal Service Credit Union, whose address is 2190 NW 72 Avenue, Miami, Florida 33122-1824, and whose employer identification number is 59-0359710, has executed an unfunded supplemental executive retirement plan for the benefit of its chief executive officer, pursuant to Section 457(f) of the Internal Revenue Code. Miami Postal Service Credit Union (the plan administrator) maintains the plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees, namely its chief executive officer. Only one (1) such plan has been executed and there is only one employee benefiting from the plan.

If you have any questions or require any additional information, please call or write to the credit union's attorney, Joe A. Catarineau, 91760 Overseas Highway, Tavernier, Florida 33070, phone number 305-852-4833.

Sincerely,



Joe Catarineau, Esq.

Joe A. Catarineau
91760 Overseas Hwy.
Tavernier, FL 33070



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