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November 30, 2004

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

To Whom It May Concern:

The undersigned declares that the employer described below maintains the Educators Credit Union Deferred Compensation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

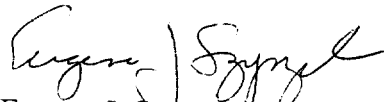
In compliance with Labor Reg. §2520.104-23 the undersigned provides the following information with respect to the plan:

Employer: Educators Credit Union

Employer Name: Educators Credit Union
Address: 1400 N. Newman Road, Racine, WI. 53406

EIN#: 39-0555293
Number of Employees in Plan: 7

Very truly yours,


Eugene J. Szymczak
President

Racine – Main Branch

1400 N. Newman Rd.
Box 081040

Racine – Rapids Dr.

3525 Rapids Dr.

Kenosha

4215 Green Bay Rd.

UW-Parkside

Tallent Hall, Rm. 280

Burlington

448 Falcon Ridge

Waukesha

1600 Summit Ave. Ste. A

Greenfield

4000 W. Loomis Rd.

New Berlin

14019 W. Greenfield Ave.

Milw. Appleton

7025 W. Appleton Ave.

Milw. Park Place

10811 W. Park Place

Glendale

7139 N. Port Washington Rd.

Columbia St. Mary's

2025 E. Newport Ave.
Room 196

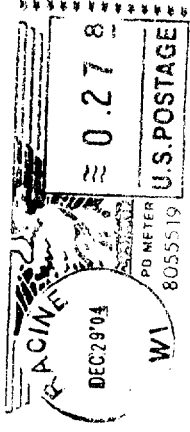
ECU Top Hat Filing Ltr



EDUCATORS CREDIT UNION

P.O. Box 081040 Racine, Wisconsin 53408-1040

PRESORTED
FIRST CLASS



WI 8055519 PD METER 8055519
**12-30-04MILWAUKEE WI 532

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