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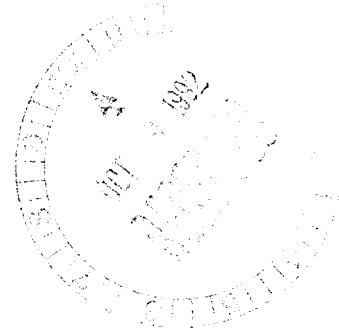
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NATIONAL AUTOMATED
CLEARING HOUSE ASSOCIATION

September 24, 1992

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



Re: Deferred Compensation Plan

To Whom It May Concern:

As prescribed by Labor Regulation Section 2520.104-23, we are writing to advise you that we have established a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. We maintain one such plan that covers eight employees at present. Our Federal Identification Number is 23-7451693.

Please let me know if you would like a copy of our plan document or any other information. Thank you.

Sincerely yours,

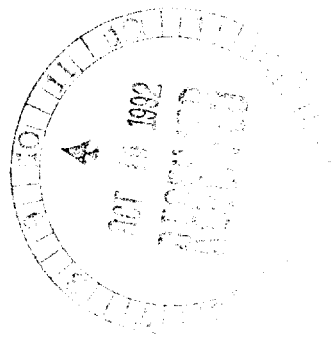
A handwritten signature in cursive script that reads "Sandra Kennedy".

Sandra Kennedy
Senior Director,
Membership Services and Administration

SK:jg

10,730

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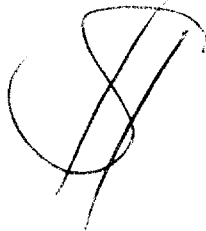


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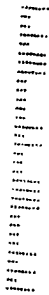
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607 Herndon Parkway
Herndon, VA 22070



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