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CHARLES H. CARVER
SAMUEL B. DOLCIMASCOLO*
BRET HAMLIN
MELANIE J. HANCOCK
R. REID HANEY
LAURIE L. PUCKETT
ROGER J. ROVELL
R. DENNIS TWEED
KIRSTEN L. VIGNEC
ALTON C. WARD

WARD ROVELL
PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW

4100 BANK OF AMERICA PLAZA
101 EAST KENNEDY BOULEVARD
TAMPA, FLORIDA 33602-5152

TELEPHONE: (813) 222-8700
FACSIMILE: (813) 222-8701

PLEASE REPLY TO:
P.O. BOX 71
TAMPA, FLORIDA 33601-0071

*BOARD CERTIFIED WILLS,
TRUSTS & ESTATES

WRITER'S DIRECT LINE:
(813) 222-8731

February 25, 2005

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: Top Hat Plan Filing – First Coast Community Credit Union Supplemental Executive Retirement Plan for Chris A. Leggett

Dear Sir or Madam:

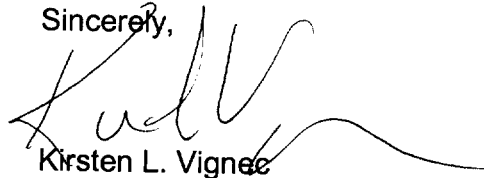
The following information is disclosed in order to comply with the reporting and disclosure requirements of the Employee Retirement Income Security Act of 1974, under the alternative method of compliance as set forth by DOL Regulations Section 2520.104-23.

First Coast Community Credit Union (the "Employer") maintains the First Coast Community Credit Union Supplemental Executive Retirement Plan for Chris A. Leggett.

1. The address of the Employer is 306 South Palm Avenue, Palatka, Florida 32177.
2. The Employer's tax identification number is 59-0642953
3. The Employer maintains the plan primarily for the purpose of providing deferred compensation for a select group of key management or highly compensated employees.
4. The number of employees in the plan is 1.

If you require a copy of the plan document or any additional information, please contact the undersigned.

Sincerely,



Kirsten L. Vignec

KLV/lh

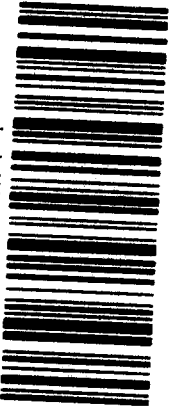
cc: Mr. Chris A. Leggett
Mr. Daniel Balogh (Via Facsimile)

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WARD ROVELL
PROFESSIONAL ASSOCIATION
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