

2520005097242

HEART O'TEXAS FEDERAL CREDIT UNION
1711 Lake Success
Waco, TX 76710

MARCH 16, 2005

Via Certified Mail Return Receipt Requested

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

RE: Heart O'Texas Federal Credit Union
Statement Under 29 C.F.R. § 2520.104-23

Dear Sir or Madam:

I enclose a statement under 29 C.F.R. § 2520.104-23 in connection with the executive compensation arrangement(s) described in the statement.

Very truly yours,

Heart O'Texas Federal Credit Union

By:  Robert M. Miller

Enclosure

cc: Mr. Jim Hawk, QPA, CFP, CLU
Luke Bailey, Esq.

STATEMENT UNDER 29 C.F.R. § 2520.104-23

NAME AND ADDRESS
OF EMPLOYER

Heart O'Texas Federal Credit Union
1711 Lake Success
Waco, TX 76710

EIN

74-1279922

DECLARATION

Heart O'Texas Federal Credit Union maintains the plan(s) primarily for the purpose of providing deferred compensation for a select group of one or more management or highly compensated employees.

NUMBER OF PLANS

ONE (1)

NUMBER OF EMPLOYEES
IN EACH PLAN

ONE (1)

HEART O'TEXAS FEDERAL CREDIT UNION

Dated: March 16, 2005

By

[Signature]
(Sign here for employer)

Its

Chairman
(Print position with employer)

