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October 16, 2002

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

Re: Government Employees Federal Credit Union
Statement Under 29 C.F.R. 2520.204-23

Dear Sir or Madam:

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

Very truly yours,



Richard J. Shoales

Enclosure

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



GEFCU

STATEMENT UNDER 29 C.F.R. 2520.104-23 www.gefcu-austin.org

**NAME AND ADDRESS
OF EMPLOYER**

**Government Employees Federal Credit Union
10806 Metric Blvd.
Austin, Tx. 78758**

EIN

874-0650996

DECLARATION

**Government Employees Federal Credit Union
maintains the plan 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

**NUMBER OF EMPLOYEES
IN EACH PLAN**

One

Dated October 16, 2002

Government Employees Federal Credit Union

By *Richard J. Chapman*

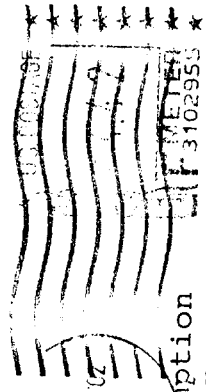
Its *President*



GEFCU
P.O. Box 81535
Austin, TX 78708-153

RETURN SERVICE REQUESTED 7000 0520 0024 4970 6077

CERTIFIED MAIL



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