



San Bernardino Credit Union
401 West Second Street
San Bernardino, CA 92401

(909) 889-0838 * (909) 889-7973 (Fax)

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Pension and Welfare Benefits Administration

October 22, 2002

Room N-5644
 U.S. Department of Labor
 200 Constitution Ave., N.W.
 Washington, D.C. 20210

Re: San Bernardino Credit Union 457(b) Eligible Deferred Compensation Plan

Dear Secretary,

According to Department of Labor Regulations (Section 2520.104-23), this letter serves as notice that, with respect to San Bernardino Credit Union 457(b) Eligible Deferred Compensation Plan, the undersigned intends to use the alternative single filing form of compliance with the reporting and disclosure requirements of Part 1 of the Employee Retirement Income Security Act of 1974 (ERISA), which alternative for of compliance is provided in the regulations.

We are providing the following information according to Regulations Section 2520.104-23(b):

1. Name and address of employer: San Bernardino Credit Union, 401 W. 2nd St., San Bernardino, Ca. 92401
2. Employer's Employer Identification Number: 95-1838443
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The Employer hereby state that it maintains one plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and the number of employees in the Plan is as follows:
 - a. San Bernardino Credit Union 457(b) Eligible Deferred Compensation Plan: 1 executive.

The Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Sincerely,

Jane Sneddon

Signature of Committee Member

JANE SNEDDON

Name of Committee Member

Treasurer

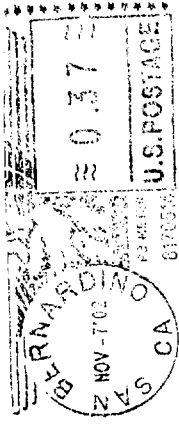
Title of Committee Member

San Bernardino Credit Union



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San Bernardino, CA 92401

ADDRESS SERVICE REQUESTED



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