



Baptist Memorial Federal Credit Union

02/27/02-2 Filed: 33

October 22, 2002

2520005098158

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington DC 20210

RE: Notice of Plan of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Baptist Memorial Federal Credit Union
50 Humphreys Boulevard, Suite 33
Memphis TN 38120-2333

2. Federal Employer Identification No. (EIN)

62-0566427

3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective September 30, 2002.

4. There is one (1) participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgement purposes.

Very truly yours,

BAPTIST MEMORIAL FEDERAL CREDIT UNION

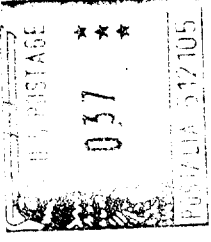
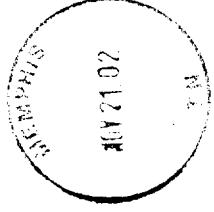

Charles Emerick, Chairman of the Board

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