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(912) 244-2732  
fax 242-8156  
800-228-9839

August 21, 1996

Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, D.C. 20210

As required by 29 C.F.R. Sec. 2520.104-23(a) (1), we are filing this notice with the Secretary of Labor regarding the Deferred Compensation Plan we have established.

The Southeastern Federal Credit Union has established a Deferred Compensation Plan for employees who are members of a select group of management or who are highly compensated. One employee has signed Agreements to defer compensation under this plan.

Sincerely,

A handwritten signature in black ink that reads "Sharon Smith". The signature is fluid and cursive, with the first name "Sharon" being larger and more prominent than the last name "Smith".

Sharon Smith  
Assistant Vice President  
Tax ID 58-0801176

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DEPT. OF LABOR  
PENSION AND WELFARE BENEFITS ADMINISTRATION