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LAW OFFICES OF
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ESTABLISHED IN 1895

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1111 SUPERIOR AVENUE, SUITE 1000
CLEVELAND, OHIO 44114-2568

216/696-4200
FAX 216/696-7303

U.S. DEPT. OF LABOR
FEDERAL BUREAU OF INVESTIGATION
HUBERT H. SCHNEIDER
1993-1994
02 JAN 23 AM 9:39

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December 4, 2001

VIA CERTIFIED MAIL

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

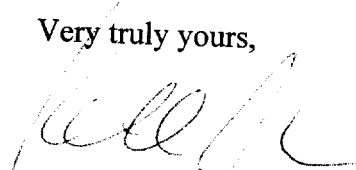
Re: KEMBA Financial Credit Union

To Whom It May Concern:

On behalf of KEMBA Financial Credit Union, please be advised that the KEMBA Financial Credit Union (EIN Number 31-6034826) maintains a plan primarily for the purpose of providing deferred compensation for a select group of management and/or highly compensated employees. The number of such plans is one, and the plan covers one employee.

Please contact the undersigned in the event that you have further questions.

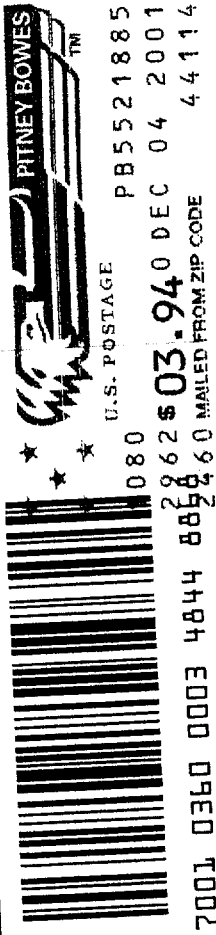
Very truly yours,



Kenneth J. Laino

KJL/bas

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