

ST. CLOUD
1532 West St. Germain Street
P.O. Box 1208
St. Cloud, MN 56302-1208
Member Service: (320) 252-5393
Loan Dept: (320) 252-9906
Fax: (320) 252-4595



**GREAT RIVER FEDERAL
CREDIT UNION**

2520052091359
SAUK RAPIDS
4 North Second Avenue
Sauk Rapids, MN 56379
(320) 252-3507
Fax: (320) 252-0500

January 3, 2002

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

Re: Great River Federal Credit Union (Formerly St. Cloud T & L Credit Union) 457(b)
Eligible Deferred Compensation Plan ERISA Statement

Dear Secretary:

Attached you will find an ERISA Statement from Great River Federal Credit Union. I am sending this to you because I was unable to locate an original for when the Plan was adopted upon obtaining this new position at the Credit Union. If you already received an ERISA Statement from us regarding the 457(b) Eligible Deferred Compensation Plan, please disregard this one.

Thank you and if you have any questions or concerns, please contact me at (320) 252-5393.

Sincerely,

Rebecca Fetterman

Rebecca Fetterman
Admin. Asst./Human Resources

/rrf
Enclosure

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200 Constitution Avenue NW
Washington, DC 20210

Re: Great River Federal Credit Union (Formerly St. Cloud T & L 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 Great River Federal 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 Title I of the Employee Retirement Income Security Act of 1974 (ERISA), which alternative form 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: Great River Federal Credit Union
2. Employer's Employer Identification No.: 41-0729173
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 states that it maintains 1 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. Names of Plan and Number of Employees: 457(b) Eligible Deferred Compensation Plan: 1 executive enrolled

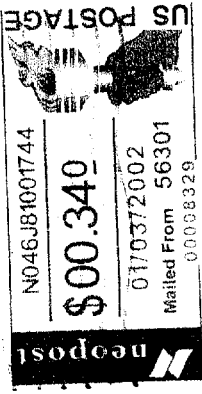
The Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Sincerely,

James T. Leyk
President/CEO
Great River Federal Credit Union

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