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Date: May 3, 2005

Top Hat Plan Exemption  
Employee Benefits Security Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

2520052092931

Re: Top Hat Plan Exemption

Dear Secretary:

The purpose of this letter is to provide alternative single filing compliance with reporting and disclosure requirements regarding Non Qualified Top Hat Plans under Part 1 of Title I of the Employee Retirement Income Security Act of 1974. Pursuant to Regulation Section 2520.104-23(b), we provide the following information:

1. Employer Name: Members Choice Credit Union
2. Employer Address: 145 Russell Rd, Ashland KY 41105-1468
3. Employer EIN: 61-6029190
4. The Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
5. Number of Plans: 1
6. Number of Employees in each Plan(s): 1

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

Sincerely,

Chairman of the Board  
Members Choice Credit Union



MEMBERS CHOICE CREDIT UNION  
 P.O. BOX 1468  
 ASHLAND, KENTUCKY 41105-1468

ADDRESS SERVICE REQUESTED

**RETURN RECEIPT  
 REQUESTED**

**CERTIFIED MAIL**



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