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2520052093779

1814 Tenth Street  
PORT HURON, MICHIGAN 48060-6298  
Phone: (810) 982-8575  
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To: Pension and Welfare Benefits Administration  
Room N-5644  
US Department of Labor  
200 Constitution Avenue NW  
Washington DC 20210

From: Flagship Federal Credit Union  
38-1648720  
1814 Tenth Street  
Port Huron Mi 48060

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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 Flagship 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.

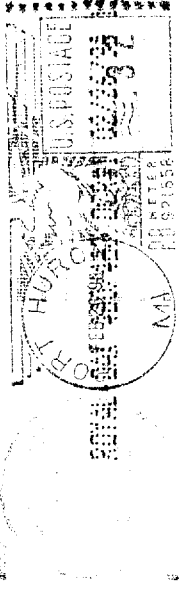
Date: February 25, 1998

Employer: Flagship Federal CU  
By: Ronald Howison  
Title: Board Chairman



1814 Tenth Street  
Port Huron, Michigan 48060-6298

FORWARDING AND ADDRESS CORRECTION REQUESTED



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