

Giving Members The Edge...

5681 Smith Road
Brook Park, Ohio 44142

Telephone:
1-216-367-8000

1-888-VANTGE-9

Fax:
1-216-367-8001

Web Site:
www.vantagefcu.com

August 3, 2001

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

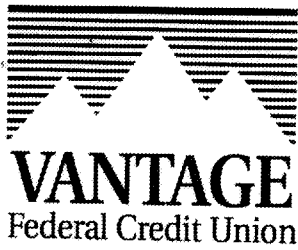
Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the Vantage Federal Credit Union Supplemental Executive Retirement Plans (the "Plans"), the undersigned intends to use the alternative 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 aforesaid Regulations Section.

Pursuant to Regulations Section 2520.104-23 (b), the following information is provided:

1. Name and Address of Employer: Vantage Federal Credit Union
5681 Smith Road
Brook Park, Ohio 44142
2. Employer's Employer Identification Number: 34-0825970
3. The Employer hereby declares that it maintains the Plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

2520052094308
U.S. DEPT. OF LABOR
PUBLIC DISCLOSURE
01 AUG 15 AM 11:27



Giving Members The Edge...

5681 Smith Road
Brook Park, Ohio 44142

Telephone:
1-216-367-8000

1-888-VANTGE-9

Fax:
1-216-367-8001

Web Site:
www.vantagefcu.com

4. The Employer hereby states that it maintains four (4) Plans primarily for the purpose of providing deferred compensation for a select group of management of highly compensated employees, and the number of employees in such Plans are as follows:

Vantage Federal Credit Union
Supplemental Executive Retirement Plan:
(for Frances Susan Madden) One (1) employee

Vantage Federal Credit Union
Supplemental Executive Retirement Plan:
(for Carolyn Pinkston) One (1) employee

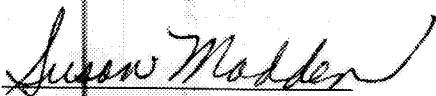
Vantage Federal Credit Union
Supplemental Executive Retirement Plan
(for Sandra Sauvey) One (1) employee

Vantage Federal Credit Union
Supplemental Executive Retirement Plan
(for Nicholas Langenfeld) One (1) employee

Pursuant to Regulations Section 2520.104-23(b)(2), the Employer will provide documents for the Plans, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

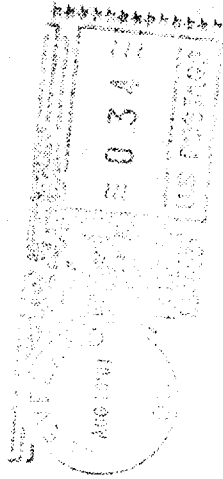
Very truly yours,

Vantage Federal Credit Union

By: 
Susan Madden, CEO/President
Vantage Federal Credit Union

VANTAGE
Federal Credit Union
Giving Members The Edge...

5681 Smith Rd.
Brook Park, Ohio 44142



Secretary of Labor
Top-Hat Plan Exemption
Pension and Welfare Benefits Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

