



5400 Babcock Trail
Inver Grove Heights, Minnesota 55077

MAIN | 651.451.5160
FAX | 651.451.4339
TOLL FREE | 800.813.9185

U.S. DEPT. OF
LABOR
05 DEC 22 11:41

December 6, 2005

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

2520060620956

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 1 of the Employee Retirement Income Security Act of 1974. Pursuant to Regulation Section 2520.10423(b), we provide the following information:

1. Employer Name: Heartland Credit Union
2. Employer Address: 5400 Babcock Trail, Suite 451
3. Employer TIN: 41-0845601
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,

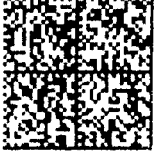
Patricia J. Koran
Vice President, Finance
Heartland Credit Union

HEARTLAND
CREDIT UNION

P.O. Box 64608
St. Paul, MN 55164-0608



02 1A
0004392992 DEC 13 2005
\$ 00.352
MAILED FROM ZIP CODE 55077



PRESORTED
FIRST CLASS

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

JMAZNM 20210

