



BALCH & BINGHAM LLP

Alabama • Georgia • Mississippi • Washington, DC

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May 22, 2006

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

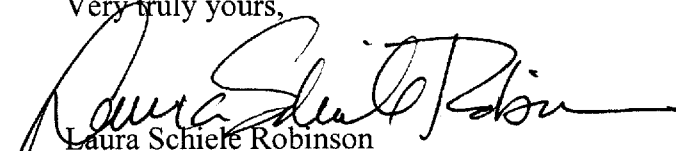
Re: Alabama Teachers Credit Union  
Deferred Compensation Reporting and Disclosure Compliance Statement

Gentlemen:

In accordance with ERISA Regulation § 2520.104-23(b)(1), enclosed please find the Deferred Compensation Reporting and Disclosure Compliance Statement for Alabama Teachers Credit Union.

If you have any questions, please do not hesitate to contact me at the telephone number noted above.

Very truly yours,



Laura Schiele Robinson  
Attorney

LSR:BJS  
Enclosure

**ALABAMA TEACHERS CREDIT UNION**

702 Walnut Street  
Gadsden, Alabama 35901

**PERSONAL, PRIVATE AND CONFIDENTIAL**

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

Re: Deferred Compensation Reporting  
Disclosure Compliance Statement

Ladies and Gentlemen:

1. Name and Address of Employer:

Alabama Teachers Credit Union  
702 Walnut Street  
Gadsden, Alabama 35901

2. Employer Identification Number:

63-6046132

3. Declaration:

Alabama Teachers Credit Union maintains two (2) plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees with one participant in each plan.

Yours very truly,



Ron Summerall  
President

**BB**

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P.O. Box 306  
Birmingham, Alabama 35201-0306

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