



ATLANTIC FINANCIAL

FEDERAL CREDIT UNION

July 25, 2006

To: 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

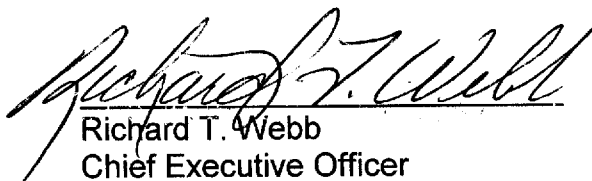
From: Atlantic Financial Federal Credit Union
 40 Schilling Road
 Hunt Valley, Maryland 21031
 EIN Number: 52-0635106

05 JUL 31 PM 2:05

This document constitutes the statement required by 29 C.F.R. Section 2520.104-23(a)(1) to be filed with the Secretary of Labor with respect to the non-qualified deferred compensation plans maintained by Atlantic Financial Federal Credit Union.

Atlantic Financial Federal Credit Union currently maintains the Atlantic Financial Federal Credit Union Supplemental Retirement Plan for Richard T. Webb primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

Atlantic Financial Federal Credit Union currently maintains one such plan with one participant.



Richard T. Webb
 Chief Executive Officer

1680300

Administration
 40 Schilling Road
 Hunt Valley, Maryland 21031-1105
 (410) 584-7474
 1-800-505-7476
 Fax: (410) 584-8061

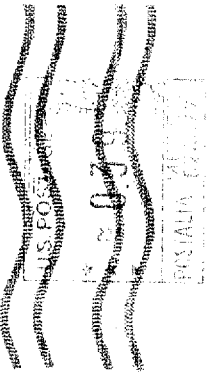
Hunt Valley Branch
 40 Schilling Road
 Hunt Valley, Maryland 21031-1105
 (410) 584-7474 ext. 241
 1-800-505-7476
 Fax: (410) 527-5943

Inner Harbor Branch
 1 East Pratt Street
 Baltimore, Maryland 21202
 (410) 539-3274
 Fax: (410) 539-3271

A F I C U
ATLANTIC FINANCIAL
FEDERAL CREDIT UNION
40 SCHILLING ROAD
HUNT VALLEY, MD 21031-1105

BALTIMORE, MD 21224

26 JUL 2006 PM 7:27



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

