

STYSKAL, WIESE & MELCHIONE, LLP 550 NORTH BRAND BOULEVARD SUITE 550, GLENDALE, CA 91203-1988

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L.J. STYSKAL / DECEASED, 1974 A.O. WIESE JR. / RETIRED FROM THE FIRM, 1987 E.J. MELCHIONE / DECEASED, 1986

July 27, 2006

**VIA CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**

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

Re: Sacramento Credit Union

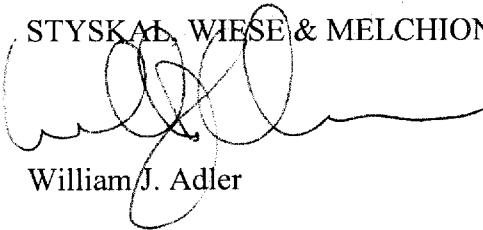
To Whom It May Concern:

Please be advised that we are filing, on behalf of Sacramento Credit Union the enclosed notice regarding an amended IRS Non-Qualified Deferred Compensation Plan for a senior executive at the Credit Union.

If you have any questions, please do not hesitate to call.

Sincerely,

STYSKAL, WIESE & MELCHIONE, LLP



William J. Adler

WJA/km  
Enclosure

cc: Jerrold A. Kinlock, President/CEO  
Sacramento Credit Union (with enclosure)

06 AUG - 1 AM 3:08  
U.S. DEPARTMENT OF LABOR  
EMPLOYEE BENEFITS SECURITY ADMINISTRATION



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

**From:** Employer: Sacramento Credit Union  
Federal Tax Identification Number: 94-1530642  
Address: P.O. Box 2351  
Sacramento, CA 95812-2351

Pursuant to 29 CFR Section 2520.104-23(a)(1), we are filing this notice with the Secretary of Labor regarding one (1) Deferred Compensation Plan that we have previously established, and we hereby declare that:

1. As of June 22, 2006, the Credit Union has amended the deferred compensation arrangement to make good faith modifications to remove ambiguities from the Plan and to comply with the American Jobs Creation Act of 2004 and available IRS Guidance thereunder;
2. The employee contemplated under the deferred compensation arrangement is a senior executive member of management and is highly compensated; and
3. The senior management executive employee is the only participant in the deferred compensation arrangement.

Date: June 22, 2006

Employer: **Sacramento Credit Union**

By:   
Les Brown, Chair of the Board for and on behalf of  
Sacramento Credit Union

ATTORNEYS AT LAW  
**SW&M**

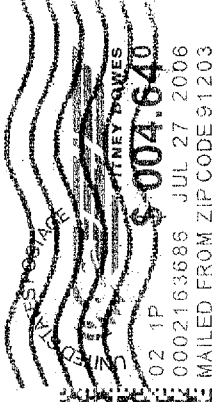
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GLENDALE, CA 91203-1988

**VERIFIED MAIL™**



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27 JUL 2006



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