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Federal Credit Union

November 14, 2006

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

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 2520.104-23(b), we provide the following information:

1. Employer Name: Finger Lakes Federal Credit Union
2. Employer Address: 27 Seneca Street, P.O. Box 433, Geneva, NY 14456
3. Employer EIN: 23-7029725
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: 1

The employer will provide plan documents, if any, to the Secretary upon request as required by Section 104(a) (1) of ERISA.

Sincerely,

Shona DeCann
Human Resources Manager
Finger Lakes Federal Credit Union

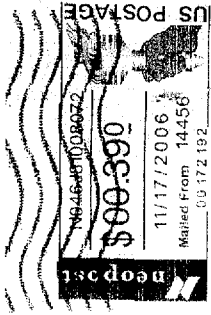


Federal Credit Union

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*Pension and Welfare Benefits Administration
Room N-1513
US Department of Labor
200 Constitution Ave
Washington DC 20210*

