

FAMILY TRUST
Federal Credit Union



2520070730774

December 27, 2006

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Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer

Family Trust Federal Credit Union
1605 Progress Way
PO Drawer 10233
Rock Hill, SC 29731

2. Federal Employer Identification Number (EIN):

57-0400781

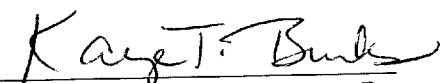
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective September 1, 2006.

4. There are six (6) participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgement purposes.

Sincerely,
Family Trust Federal Credit Union

By:

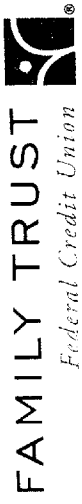

Kaye T. Burks, SPHR Human Resources Manager
Assistant Vice President

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803-367-4100

www.familytrust.org





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