



ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT FOR [A] NONQUALIFIED DEFERRED COMPENSATION PLAN[S]

07 AUG 29 PM 12:33

To: Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5644
US Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

In accordance with 29 CFR Section 2520.104-23 of the Department of Labor Regulations, which provides an alternative method for complying with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974, you are hereby notified that the Employer identified below maintains the Plan[s] identified below for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and that all benefits provided by [this Plan] [these Plans] are paid as needed solely from the general assets of that Employer.

Employer's Name: National Foundation for Credit Counseling

Employer's Address: 801 Roeder Road, Suite 900
Silver Spring, MD 20910

Employer Identification Number:53-0132493.
The National Foundation for Credit Counseling 457B Plan, which covers 3 participants.
Total Number of Plans: 1

Michele Johnson, NFCC Board Chair or Susan C. Keating, NFCC President and CEO
Plan Administrator of the Plans Specified Above

By: Michele Johnson
Michele Johnson, NFCC Board Chair

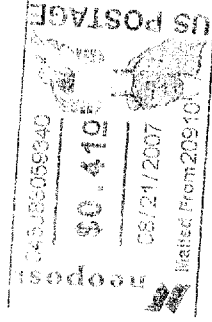
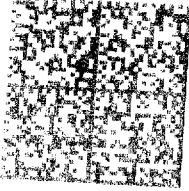
Date: August 14, 2007

NATIONAL FOUNDATION FOR
CREDIT COUNSELING

Knowing the difference can make all the difference.



FIRST
CLASS



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