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

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 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] are paid as needed solely from the general assets of that Employer.

Employer's Name: P.A.A.C. Transit Division Federal Credit Union.

Employer's Address: 219 Fort Pitt Boulevard.

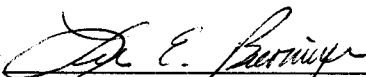
Pittsburgh, PA 15222.

Employer Identification Number: 25-1140741.

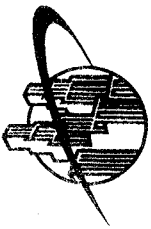
457 Eligible Deferred Compensation Plan for tax-exempt Employers which covers 1 Participant(s).

Total Number of Plans: 1.

P.A.A.C Transit Division Federal Credit Union
Plan Administrator of the Plans Specified Above

By: 

Date: September 19, 2007.



P.A.A.C. TRANSIT DIVISION
FEDERAL CREDIT UNION
219 Fort Pitt Boulevard, Pittsburgh, PA 15222

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