

Ann M. South
President/CEO

Novartis Federal Credit Union
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2520082702600

April 7, 2008

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
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: **Novartis Federal Credit Union**
2. Employer Address: **One Health Plaza, East Hanover, NJ 07936**
3. Employer EIN: **22-1487083**
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(s): **2**

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

Sincerely,

A handwritten signature in black ink, appearing to read 'Ann M. South', written over a horizontal line.

Ann M South
President/CEO
Novartis Federal Credit Union

FedEx US Airbill
Express

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4a Express Package Service
 FedEx Priority Overnight
Next business morning, Friday
Saturday Delivery NOT available.
 FedEx Standard Overnight
Next business afternoon,
Saturday Delivery NOT available.
 FedEx 2Day
Next business day, Thursday
Saturday Delivery NOT available.
 FedEx Express Saver
Next business day, Thursday
Saturday Delivery NOT available.
* Call for Confirmation.

4b Express Freight Service
 FedEx 1 Day Freight
Next business morning, Friday
Saturday Delivery NOT available.
 FedEx 2 Day Freight
Next business day, Thursday
Saturday Delivery NOT available.
* Call for Confirmation.

5 Packaging
 FedEx Envelope*
 FedEx Pak*
 FedEx Tube
 FedEx BOX
 FedEx Other
* Declared value limit \$500.

6 Special Handling
 SATURDAY Delivery
FedEx Standard Overnight,
FedEx First Overnight, FedEx Express
Save, or FedEx 3Day Freight.
 HOLD Weekday
at FedEx Location
FedEx First Overnight.
 HOLD Saturday
at FedEx Location
FedEx Standard Overnight,
FedEx First Overnight,
FedEx Express Save, or FedEx 3Day Freight.
Does this shipment contain dangerous goods?
 No Yes
As per attached Shipper's Declaration
not required. Shipper's Declaration
not required. Dry Ice
Dry Ice, 9, UN 1845 x _____ kg
Dangerous goods (including dry ice) cannot be shipped in FedEx packaging.
 Sender Recipient Third Party Credit Card Cash/Check
Enter FedEx Acct. No. or Credit Card No. below.

7 Payment Bill to:
 Sender Recipient Third Party Credit Card Cash/Check
Enter FedEx Acct. No. or Credit Card No. below.
Origin FedEx Acct. No. _____
Acct. No. _____
Credit Card Auth. _____

8 Residential Delivery Signature Options If you require a signature, check Direct or Indirect.
 No Signature Required
Package may be left without obtaining a signature for delivery. *Fee applies.*
 Direct Signature
Someone at recipient's address may sign for delivery. *Fee applies.*
 Indirect Signature
If no one is available at recipient's address, someone at a neighboring address may sign for delivery. *Fee applies.*



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