

CHARTER OAK FEDERAL



May 22, 2008

Top Hat Plan Exemption
 Employee Benefits Security Administration
 Room N-1513
 U.S. Department of Labor
 200 Constitution Avenue NW.
 Washington, DC 20210

08 JUL -2 AM 10:36

Re: Alternative Filing for Charter Oak Federal Credit Union Deferred Compensation Agreements

To whom it may concern:

This statement is filed under the provisions of 29 CFR 2520.104-23, as an alternative method of compliance for reporting and disclosure for a pension plan for certain selected employees. Pursuant to 29 CFR 2520.104-23(b), the following information is provided:

Sponsoring Employer: Charter Oak Federal Credit Union
 32 Chicago Avenue
 Groton, CT 06340
 EIN: 06-0659509
 Approximate participants: 2

The above employer declares that it maintains a plan for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Upon request, the employer or employers will provide a copy of the plan documents to the Secretary as required by section 104(a)(6) of the Employee Retirement Income Security Act of 1974.

By:

Charter Oak Federal Credit Union

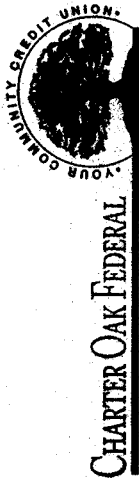
B. A. O. T. 5/22/08

Name

CEO

Title





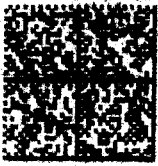
32 Chicago Avenue, Groton, CT 06340



7002 0510 0001 3360 4495



02 1A \$ 05.320
0004346743 MAY 27 2008
MAILED FROM ZIP CODE 06340



Top Hat Plan Exemption
Employee Benefits Security Administration
Room N -1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

