



River Park Commons, 2403 Sidney Street, Suite 400, Pittsburgh, PA 15203

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September 15, 2008

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

08 SEP 23 AM 8:50

RE: Advantage Credit Counseling Executive Deferral Plan
EIN: 25-1201741

To Whom It May Concern:

Pursuant to Section 2520.104-23 of Title 29 of the Code of Federal Regulations, we are filing this statement with respect to the Advantage Credit Counseling Executive Deferral Plan in order to comply with the reporting and disclosure requirements of Part of the Employee Retirement and Income Security Act of 1974, as amended (ERISA). In accord with the applicable regulation, we include in this statement the following information:

1. Name and address of Employer: Advantage Credit Counseling Service
River Park Commons
2403 Sidney Street, Suite 400
Pittsburgh PA 15203
2. Employer identification number (EIN): 25-1201741
3. Declaration: The purpose of the Advantage Credit Counseling Executive Deferral Plan is to aid the Advantage Credit Counseling Service in attracting and retaining key employees by providing a non-qualified deferred compensation vehicle. The Plan is intended to be a deferred compensation plan for a select group of key management or highly compensated employees.
4. Number of plans and employee participants: There is one plan with one participant.

In accord with ERISA Section 101(a)(1), we will provide plan documents upon request of the Secretary of Labor. If you have any questions or need any additional information, please feel free to contact me at 412.390.1312 or at <mailto:spiotrowski@advantageccs.org>

Sincerely,

Stephen J. Piotrowski,
CEO/President

C: G. Lynn Lovell, Chairman



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NATIONAL FOUNDATION FOR
CREDIT COUNSELING

Knowing the difference can
make all the difference.

MEMBER

ADVANTAGE CCS
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2403 Sidney Street, Suite 400
Pittsburgh, PA 15203

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