

2520082703561

January 19, 2006

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

08 SEP 23 AM 6:50

To Whom It May Concern:

The undersigned declares that the employer described below maintains the following plan(s) primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

In compliance with Labor Reg. §2520.104-23 the undersigned provides the following information with respect to the plan(s):

Employer:

Employer Name: Brainerd BN Credit Union
Address: 804 Laurel Street
Brainerd, Minnesota 56401
EIN#: 41-0800286

Name of Plan: Brainerd BN Credit Union Deferred Compensation Plan
Number of Plan(s): One
Number of Employees in Plan(s): One

Very truly yours,



Tom Yeager
Chairman

QUESTIONS - PLEASE CALL
Andy Larson *Director of Retirement Education*
alarson@retirementlc.com



Independent Thought Leadership

401 West Laurel - Suite C
Brainerd, MN 56401
Office 218.828.4872
Fax 320.323.3709

retirementlc.com


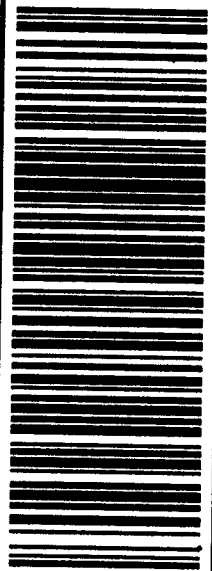

UPS Internet Shipping: View/Print Label

1. **Print the label(s):** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
2. **Fold the printed label at the dotted line.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.
3. **GETTING YOUR SHIPMENT TO UPS**
Customers without a Daily Pickup
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 - Take your package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot® or Staples®) or Authorized Shipping Outlet near you. Items sent via UPS Return ServicesSM (including via Ground) are accepted at Drop Boxes.
 - To find the location nearest you, please visit the 'Find Locations' Quick link at ups.com.

Customers with a Daily Pickup

- Your driver will pickup your shipment(s) as usual.

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<p style="text-align: right;">LTR 1 OF 1</p> <p>ANDY LARSON 218-828-4872 RLC 401 WEST LAUREL SUITE C BRainerd MN 56401</p> <p>SHIP TO: US DEPARTMENT OF LABOR EMP BENEFITS SEC ADM, RM N-1513 200 CONSTITUTION AVE NW WASHINGTON DC 20210-0001</p>	<p style="font-size: 2em;">MD 201 9-74</p> 	<p style="font-size: 2em;">UPS NEXT DAY AIR</p> <p style="font-size: 3em;">1</p> <p>TRACKING #: 1Z Y73 42W 01 9977 3202</p>		<p style="text-align: center;">BILLING: P/P</p> <div style="text-align: center;">  <p style="font-size: 0.8em;">US 10.6.07. WHITE60 82-0A 08/2008 TM</p> </div>
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