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September 29, 2008

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED

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

Re: MountainCrest Credit Union
EIN No. 91-0596314

Ladies and Gentlemen:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded deferred compensation plans for a select group of management or highly compensated employees, specified in DOL Reg. § 2520.104-23, the following information is provided for the above Plan Sponsor.

The name and address of the employer is MountainCrest Credit Union, 1328 Broadway, Everett, WA 98201. The Employer Identification Number is 91-0596314.

MountainCrest Credit Union currently maintains three deferred compensation plans designed primarily for the purpose of providing deferred compensation benefits for a select group of management and/or highly compensated employees. The plans currently cover three employees and the most recent plan is effective June 6, 2008. The prior plans were reported July 31, 2003, and November 8, 2007.

Sincerely,

BIRMINGHAM THORSON & BARNETT, P.C.



Paul R. McDonald

PRM/bo

cc: Robert Schumacher

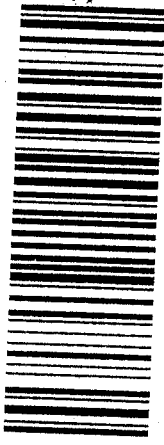
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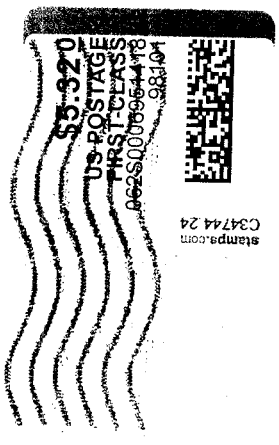
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