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December 21, 2008

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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: MC Federal Credit Union
2. Employer Address: 230 Walnut Street, Danville, PA 17821
3. Employer EIN: 24-0823199
4. The Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management of highly compensated employees.
5. Number of Plans: 1
6. Number of Employees in each Plan(s): 1

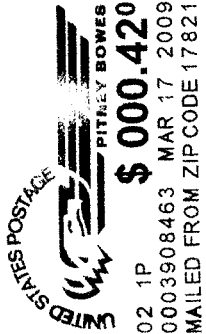
The Employer will provide plan documents, if any, to the Secretary upon request as required by Section 104(a) (1) of ERISA.

Sincerely,

A handwritten signature in cursive script that reads 'James M. Barbarich'.

James M. Barbarich
President / CEO
M-C Federal Credit Union

M-C FEDERAL CREDIT UNION
P. O. BOX 329
DANVILLE, PA. 17821



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