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Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Notice of Deferred Compensation Agreement

Dear Sir/Madam:

Baldwin County Federal Credit Union maintains a nonqualified deferred compensation arrangement primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The deferred compensation arrangement has one (1) participant.

The name, address and employer identification number of the employer are as follows:

Baldwin County Federal Credit Union
2509 Hand Avenue (P.O. Box 1149)
Bay Minette, Alabama 36507-1149

Employer ID #63-0422117

This letter is intended to satisfy the requirements of Section 2520.104-23 of the Department of Labor Regulations.

Please contact us if copies of plan documents or any additional information is required related to this filing.

Sincerely,

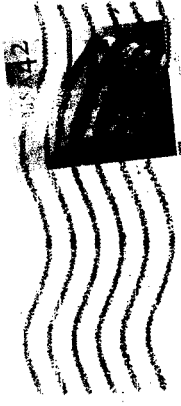
Baldwin County Federal Credit Union

By: Gary E. Townsend
Gary E. Townsend
Chief Executive Officer

Main Office: 2509 N Hand Avenue, Bay Minette, Alabama 36507
***ALL MAIL: PO BOX 1149, BAY MINETTE, ALABAMA 36507-1149**
Phone: 251-937-0334 Fax: 251-580-1609
Branch Office: 28567 County Road 13, Daphne, Alabama 36526
Phone: 251-447-0408 Fax: 251-447-0033
Branch Office: 640 N McKenzie St., Suite 350 (Northside Square - Hwy 59)
Foley, Alabama 36535
Phone: 251-943-5922 Fax: 251-943-5955
www.baldwincountyfcu.com

Baldwin County Federal Credit Union

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Bay Minette, Alabama 36507



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