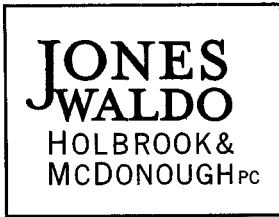


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ATTORNEYS & COUNSELORS
EST. 1875

TEL: 801-521-3200
FAX: 801-328-0537

170 SOUTH MAIN ST, SUITE 1500
SALT LAKE CITY, UTAH 84101

WWW.JONESWALDO.COM

dd: (801) 534-7246
bbabcock@joneswaldo.com

August 4, 2009

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: Mountain America Credit Union Chief Executive Officer Retirement Plan

Gentlemen:

Pursuant to Department of Labor Regulations Section 2520.104-23, declaration is hereby made that, on July 31, 2009, Mountain America Federal Credit Union adopted the plan listed below for the purpose of providing deferred compensation for select members of management or highly compensated employees. Pursuant to such declaration, the following information is provided:

Name of Plan: Mountain America Credit Union Chief Executive Officer Retirement Plan
Employer Identification Number: 87-0172956
Number of Plans: 3
Number of Employees Participating in Plan: 1

If you have any questions regarding any of the foregoing, do not hesitate to contact the undersigned.

Very truly yours,

Bruce E. Babcock

Bruce E. Babcock

BEB:rm

cc: Marshall Paepke
Lynn M. Stephens

SALT LAKE CITY, UTAH - ST. GEORGE, UTAH

BEB

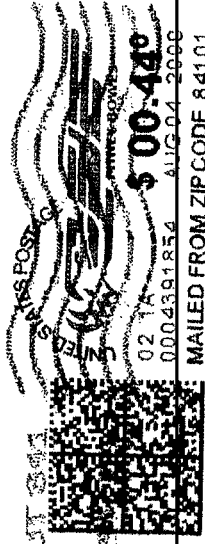
**JONES
JWALDO**

ATTORNEYS & COUNSELORS / EST. 1875
170 SOUTH MAIN ST, SUITE 1500
SALT LAKE CITY, UTAH 84101

ADDRESS SERVICE REQUESTED

SALT LAKE CITY UT 841

104 AUG 2008



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

