

January 28, 2010

EBSA/PUBLIC DISCLOSURE  
2010 FEB -4 AM 7:25

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

Dear Sir or Madame:

This statement is filed under DOL Regulations § 2520.104-23.

Employer: Pinnacle Federal Credit Union

Address: 135 Raritan Center Parkway  
Edison, NJ 08837

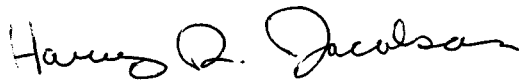
Employer ID  
Number: 226057338

Effective January 1, 2010, the Employer adopted the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees:

<b>Plan</b>	<b>Number of Participants</b>
457(f) Supplemental Benefit Plan	1

The Employer will provide plan documents to the Secretary of Labor on request.

Sincerely,



Harry R. Jacobson, CPA  
President and Chief Executive Officer

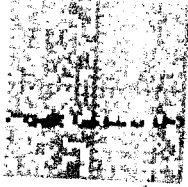
**Pinnacle**  
Federal  
Credit Union  
Better banking \* Personal touch

135 Raritan Center Parkway  
Edison, New Jersey 08837

ADDRESS SERVICE REQUESTED



7009 1410 0001 0123 6445



0-0000007-000

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US POSTAGE

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