



First Is A Great Place To Be!

March 24, 2010

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

Re: Filing of Top Hat Plan Notice

Dear Sir or Madam:

The following information is provided pursuant to the top-hat exemption contained in Department of Labor Regulation section 2520.104-23:

1. The name and address of the Plan Sponsor is:
First Peoples Community Federal Credit Union
153 Baltimore Street
Cumberland, MD 21502
2. The Plan Sponsor's EIN is 52-0905189.
3. The plan sponsor has adopted the following plan, effective January 1, 2010, for the purpose of providing deferred compensation for a select group of management and/or highly compensated employee(s): First Peoples Community Federal Credit Union 457(b) Plan. Currently, one employee is eligible to participate in the Plan.
4. The Plan Sponsor does not maintain any other "top-hat" plans.

A copy of the Plan will be made available to the Department of Labor upon request.

Sincerely,

Stacey Bingaman

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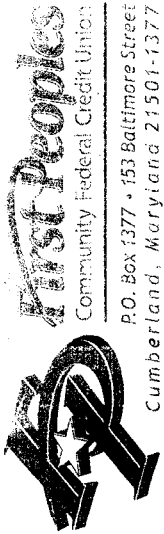
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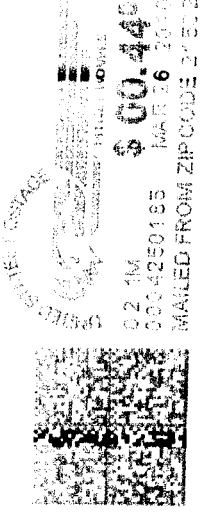
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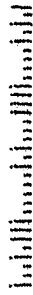
Stacey Bingaman



Community Federal Credit Union
P.O. Box 1377 • 153 Baltimore Street
Cumberland, Maryland 21501-1377



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CBIZ Benefits & Insurance Services

Executive Plaza IV
11350 McCormick Rd., Suite 200
Hunt Valley, MD 21031



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