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EBSA/PUBLIC DISCLOSURE

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www.bowaterecu.org

April 28, 2010

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

Notice of Deferred Compensation Arrangement

Dear Sir/Madam:

Bowater Employees 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:

Bowater Employees Credit Union
454 Highway 163
P.O. Box 359
Calhoun, TN 37309

Employer ID # 62-0553259

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,

Denley C. Hines,
President
Bowater Employees Credit Union

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Bowater Employees Credit Union

Calhoun Branch

P.O. Box 359 • Calhoun, Tennessee 37309
Phone (423) 336-7268 • Fax (423) 336-7740

Cleveland Branch

P.O. Box 4137 • Cleveland, Tennessee 37320
Phone (423) 303-4240 • Fax (423) 303-4270

Athens Branch

P.O. Box 908 • Athens, Tennessee 37371
Phone (423) 252-1140 • Fax (423) 252-1170



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