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EBSA/PUBLIC DISCLOSURE  
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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:

**Carolinas Telco 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:

**Carolinas Telco Federal Credit Union**  
2821 Crisman Street  
Charlotte, NC 28208

Employer ID # 56 0166559


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,

**Carolinas Telco Federal Credit Union**

By:

  
\_\_\_\_\_  
Ray Cannon, CEO

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telco

PO BOX 668467 CRENSHAW, NC 28265-8467

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