

EBSA/PUBLIC DISCLOSURE

2010 OCT 20 AM 11:50

NORTH JERSEY FEDERAL CREDIT UNION
DEFERRED COMPENSATION PLAN
DECLARATION

The North Jersey Federal Credit Union ("NJFCU") maintains a plan for the primary purpose of providing deferred compensation to the President and Chief Executive Officer of NJFCU.

The particulars are as follows:

Name and Address of Employer: North Jersey Federal Credit Union
711 Union Boulevard
Totowa, NJ 07512

Federal Identification Number: 22 1506321

Plan Provider: North Jersey Federal Credit Union

Number of Employees Enrolled in Plan: One

ATTEST: NORTH JERSEY FEDERAL CREDIT UNION

BY: [Signature]

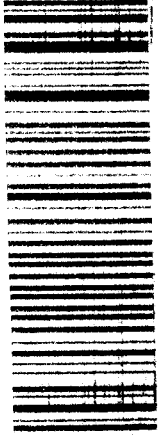
BY: Frank Migliaccio

ITS: Chairman

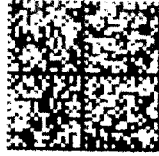
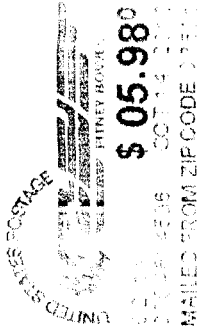
North Jersey Federal

Credit Union

on Boulevard, Totowa, NJ 07512



7006 0100 0007 2702 3698



Top Hat Plan Exemption
Employee Benefits Security
Administration Room N1513
200 Constitution Ave., NW
Washington, NDC 20210