



2520110590191

November 23, 2010

Canal Ponds Business Park  
100 Marina Drive  
Rochester, New York 14626  
Telephone (585) 453-7000

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

RE: Nonqualified Unfunded Deferred Compensation Plan  
Statement Required by 29 CFR 2520.104-23

Dear Sir or Madam:

Pursuant to 29 CFR § 2520.104-23, this letter advises you as follows:

1. The name and address of the Employer is:  
  
The Summit Federal Credit Union  
100 Marina Drive  
Rochester, New York 14626
2. The Employer Identification Number assigned by the Internal Revenue Service is 160754720.
3. The Employer maintains three (3) plans to provide deferred compensation to a select group of management or highly compensated employees.
4. The number of employees in each Plan is one.
5. We hereby elect the alternative method of compliance prescribed in 29 CFR § 2520.104-23 for 2010 and all subsequent plan years with respect to this Plan.

Sincerely,

A handwritten signature in cursive script that reads "Laurie E. Wiest".

Laurie E. Wiest  
VP, Human Resources, Training and Development  
The Summit Federal Credit Union

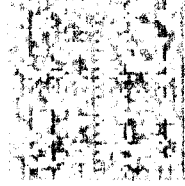
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100 Marina Drive  
Rochester, New York 14626-5104

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