

December 1, 2010

EBSA/PUBLIC DISCLOSURE  
2010 DEC 27 PM 4:04

**Main Office**  
110 Village Square  
Suite 101  
Painted Post, NY 14870  
607.936.4667  
ATM on site

**Addison**  
11 Steuben Street  
Addison, NY 14801  
607.359.2275  
ATM on site

**Corning**  
23 West Market Street  
Suite 102  
Corning, NY 14830  
607.962.4691

**Elmira**  
1100 Clemens Center Pkwy.  
Elmira, NY 14901  
607.734.0231  
ATM on site

**Elmira Heights**  
218 Prescott Avenue  
Elmira Heights, NY 14903  
607.733.4624  
ATM on site

**Elmira Southport**  
1707 Cedar Street  
Elmira, NY 14904  
607.734.6280  
ATM on site

**Horseheads**  
501 Gardner Road  
Horseheads, NY 14845  
607.796.2671  
ATM on site

**St. Joseph's Hospital**  
Elmira Medical Arts Center  
Suite 101  
Elmira, NY 14901  
607.733.3044

**Wellsboro**  
17 East Avenue  
Wellsboro, PA 16901  
570.724.5331  
ATM on site

Call toll-free 800.833.3338  
SMART Line: 888.936.8402  
Web site: www.fhfcu.org

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

Dear Sir or Madame:

This statement is filed under DOL Regulations § 2520.104-23.

Employer: First Heritage Federal Credit Union

Address: 110 Village Square  
Suite 101  
Painted Post, NY 14870

Employer ID Number: ~~#6160073~~ 16-0802201

Effective November 30, 2010, the Employer adopted the following plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees:

| Plan                   | Number of Participants |
|------------------------|------------------------|
| Retention Payment Plan | 1                      |

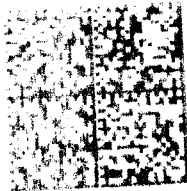
The Employer will provide plan documents to the Secretary of Labor on request.

Sincerely,

*Daniel Rourke*  
Daniel Rourke  
President and Chief Executive Officer



**FIRST**  
**HERITAGE**  
FEDERAL CREDIT UNION  
110 Village Square, Suite 101  
Painted Post, NY 14870



30044  
10 10 2000  
US POSTAGE

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

