

HONOR

CREDIT UNION



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2011 NOV 14 PM 2:47

November 4, 2011

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

Dear Sir or Madam:

Honor Credit Union hereby supplies the following information pursuant to Department of Labor Regulation §2520.104-23:

- A. Name and Address of Employer:
Honor Credit Union
2920 Lakeview
St. Joseph, MI 49085
- B. Employer Identification Number: 38-1231023
- C. Honor Credit Union maintains the Honor Credit Union Executive Deferred Compensation Plan for a select group of management or highly compensated employees. One employee currently participates in this Plan.
- D. This is one of two deferred compensation plans sponsored by Honor Credit Union.

It is our understanding that this letter fulfills our notification obligations under the Employee Retirement Income Security Act of 1974 in lieu of an annual filing requirement.

Please feel free to call me at (269) 983-6357 between the hours of 9:00 a.m. and 5:00 p.m. EST if you have any questions.

Very truly yours,

A handwritten signature in cursive script that reads "Katie Berry".

Katie Berry
Honor Credit Union



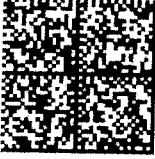


P.O. Box 106
St. Joseph, MI 49085

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