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2011 NOV 29 PM 4: 08

PO Box 1023
505 E. Route 66 Blvd.
Tucumcari, NM 88401
575-461-0433 Press 3
Fax 575-461-0469

Top Hat Plan Exemption
Pension and Welfare Benefits
Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210

Certified Mail
Return Receipt # 7010 1870 0003 4998 9046

Notice of Deferred Compensation Arrangement

Dear Sir/Madam:

Everyone's 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:

Everyone's Federal Credit Union
505 E. Route 66 Blvd.
Tucumcari, NM 88401

Employer ID # 85-0119227

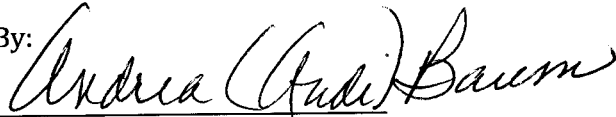
This letter is intended to satisfy the requirements of Section 2520.104-23 of the Department of Labor Regulations.

Please contact us if copies of plan documents or any additional information is required related to this filing.

Sincerely,

Everyone's Federal Credit Union

By:


Andrea (Andi) Baum, CEO

"Everything We Do, We Do For You"

Everyone's Federal Credit Union
P.O. Box 1023
Tucumcari, NM 88401
Return Service Requested



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Room N-5644
US Dept. of Labor
200 Constitution Ave N.W.
Washington, DC 20210*

