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EBSA/PUBLIC DISCLOSURE
2012 FEB -6 PM 4:13

January 27, 2012

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: Family First of New York Federal Credit Union

Address: 2520 Browncroft Boulevard
Rochester, NY 14625

Employer ID
Number:

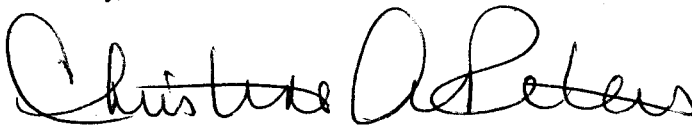
16-0967546

Effective 1-25-12, 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	<u>1</u>

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

Sincerely,



Christine A. Peters
Chief Executive Officer

FAMIL FIRST

2520 Browncroft Blvd.
Rochester, NY 14625



FIRST CLASS

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MAILED FROM ZIP CODE 14625

TOP HAT EXEMPTION
PENSION + WELFARE BENEFITS ADMINISTRATION
ROOM N-1513
US DEPARTMENT OF LABOR
200 CONSTITUTIONS AVE NW
WASHINGTON, DC 20210

