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ES&A/PUBLIC DISCLOSURE  
2012 FEB 10 PM 12:07

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

**Notice of Deferred Compensation Arrangement**

Dear Sir/Madam:

First Central 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:

First Central CU  
6201 Sanger Ave  
Waco, TX 76710-5649

Employer ID # 74-1137995

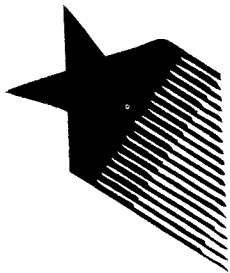
This letter is intended to satisfy the requirements of Section 2520.104-23 of the Department of Labor Regulations.

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

Sincerely,

**First Central Credit Union**

By:



**First Central**

Credit Union  
P.O. Box 21809  
Waco, Texas 76702-1809

Return Service Requested



Top Hat Plan Exemption  
Pension & Welfare Benefits Administration  
Room N-5644  
US Dept Labor Ave NW  
200 Constitution  
Washington, DC 20301