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Springfield, Illinois 62704
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EBSA/PUBLIC DISCLOSURE

2012 FEB 22 PM 1:55

February 17, 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: Heartland Credit Union
Address: 2213 West White Oaks Drive
Springfield, IL 62704

Employer ID Number: 37-0665733

Effective March 1, 2012, the Employer adopted the following plan primarily for the purpose of providing deferred compensation for members of a select group of management or highly compensated employees:

Plan	Number of Participants
Retention Payment Plan	5

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

Sincerely,

Ed Gvaždinkas
President and Chief Executive Officer

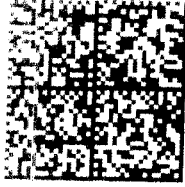


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