

## LUSE GORMAN POMERENK &amp; SCHICK

A PROFESSIONAL CORPORATION  
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WASHINGTON, D.C. 20015TELEPHONE (202) 274-2000  
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WRITER'S DIRECT DIAL NUMBER

WRITER'S E-MAIL

July 19, 2012

**Via Federal Express (Phone: (202)-693-8512)**Top Hat Plan Exemption  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue, N.W., Room N-1513  
Washington, D.C. 20210**Re: Notice of Adoption of Top Hat Plans by Metropolitan Credit Union**

Dear Sir or Madam:

Enclosed please find a notice of adoption of five top hat plans by Metropolitan Credit Union. The notice is being filed pursuant to Department of Labor Regulations 29 C.F.R. §2520.104-23 and pursuant to the Delinquent Filer Voluntary Compliance ("DFVC") Program.

Pursuant to the instructions on the EBSA's website, we have also filed the most current Form 5500 (without schedules or attachments) for each plan, and we completed only items 1a, 1b, 2a, 2b and 2c, 3a, 3a and 3c, and using plan number 888 for all top hat plans covered by this top hat filing. We also sent a check for the \$750 penalty amount to: DFVCP, PO Box 71361, Philadelphia, PA 19176 with the Form 5500's.

If you have any questions with respect to the notice, please contact me.

Sincerely,



Norma M. Sharara

Enclosure

2012 JUL 24 PM 4:21

EBSA/PUBLIC/MS016

**ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT  
FOR NONQUALIFIED DEFERRED COMPENSATION PLANS**

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part I of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29. C.F.R. § 2520.104-23, the following information is provided by the undersigned administrator:

- (1) The name of the employer is: Metropolitan Credit Union
- (2) The mailing address of the employer is: 200 Revere Beach Parkway  
Chelsea, MA 02150
- (3) The Employer Identification Number is: 04-1695745
- (4) The above-named employer maintains five plans primarily for the purpose of providing deferred compensation benefits for a select group of management or highly compensated employees.
- (5) Name of Plan and Number of Participants:
  - A. Eligible 457(b) Deferred Compensation Plan for Marvin L. Cashman, established January 1, 1993, covering one participant, for which this notice is being filed.
  - B. Internal Revenue Code Section 457(b) Deferred Compensation Plan for the benefit of Robert M. Cashman, established January 1, 2006, covering one participant, for which this notice is being filed.
  - C. Metro Credit Union 457(b) Plan, established January 1, 2011 covering 3 participants, for which this notice is being filed.
  - D. Deferred Compensation Agreement for Marvin L. Cashman (under Code Section 457(f)), established on January 1, 1993, covering one participant, for which this notice is being filed.
  - E. Metropolitan Credit Union Supplemental Executive Retirement Plan for Robert Cashman (under Code Section 457(f)), established on January 1, 2006, covering one participant, for which this notice is being filed.

- (6) The employer will provide copies of the plans to the Secretary of Labor upon request.

**METROPOLITAN CREDIT UNION**

July 12, 2012  
Date

By: *Eileen Janakay*  
Plan Administrator

From: (202) 274-2017  
Phyllis Borreda  
Luse Gorman Pomerenk & Schick  
5335 Wisconsin Avenue, NW  
Suite 780  
Washington, DC 20015

Origin ID: ZRZA

FedEx  
Express



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Ship Date: 19JUL12  
ActWgt: 1.0 LB  
CAD: 1435396/NET3300

Delivery Address Bar Code

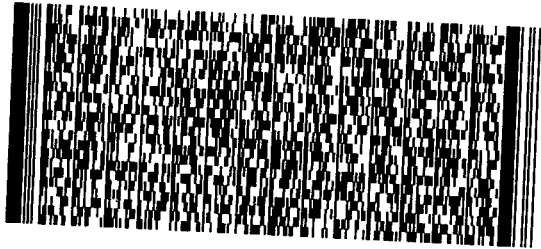


SHIP TO: (202) 693-8512  
BILL SENDER  
Top Hat Plan Exemption Employee Ben  
U.S. Dept. of Labor  
200 CONSTITUTION AVE NW  
WASHINGTON, DC 20210

Ref # 1485 (NS)  
Invoice #  
PO #  
Dept #

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*The World On Time.*

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