



EBSA/PUBLIC DISCLOSURE

2012 NOV 13 PM 3:21

Money for Loans. Right here at Home.

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: FivePoint Federal Credit Union

Address: 3700 Skyline Blvd
 Nederland, TX 77627

Employer ID
 Number: _____74-1109889_____

Effective 10-1-12, 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:

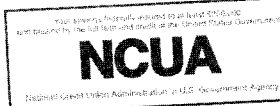
Plan	Number of Participants
Retention Payment Plan	5

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

Sincerely,

A handwritten signature in black ink, appearing to read 'Erik Shaw'.

Erik Shaw
 President and Chief Executive Officer

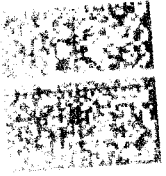




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PO Box 1366 Nederland, Texas 77627

RETURN SERVICE
REQUESTED

POSTNET



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MAILED FROM ZIP CODE

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