

March 12, 2013

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: Dannemora Federal Credit Union

Address: 344 Tom Miller Road
 Plattsburgh, NY 12901


Employer ID
 Number: 14-6022129

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

Plan	Number of Participants
Retention Payment Plan	1

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

Sincerely,

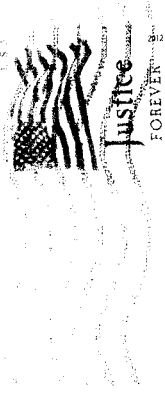


Randall S. Martin
 President and Chief Executive Officer

EBSA/PUBLIC INFORMATION
 2013 MAR 13 PM 3:24

DANNEMORA FEDERAL CREDIT UNION
P.O. BOX 758
DANNEMORA, NY 12929

TEMP - RETURN SERVICES REQUESTED



Top Hat Flow Exemption
Financial Welfare Benefits Admin
Team N-1513
U.S. Department of Labor
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Washington, DC 20210

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