



Sherman & Patterson, Ltd.

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July 17, 2013

**VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED**

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

Re: Smart Financial Credit Union

Dear Sir or Madame:

Please find enclosed the filing pursuant to DOL Regulations § 2520.104-23 for our client, Smart Financial Credit Union. If you have any questions, please do not hesitate to contact me.

Sincerely,

SHERMAN & PATTERSON, LTD.

Kirk D. Sherman

KDS/sj

Enclosure

cc: Susie Smith (with enclosure)
Burns-Fazzi, Brock & Associates (with enclosure)

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July 17, 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: Smart Financial Credit Union

Address: 4615 Southwest Freeway, Suite 310
Houston, TX 77027

Employer ID
Number: 74-0695355

Effective August 1, 2013, 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:

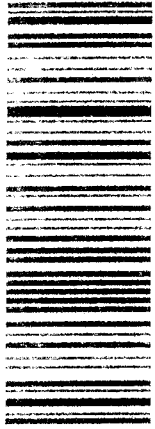
Plan	Number of Participants
Retention Payment Plan	4

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



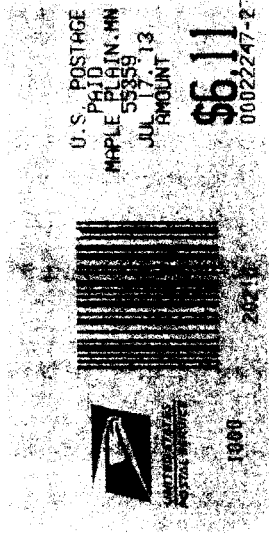
Sherman & Patterson
Attorneys at Law

1613 Maple Ave
P.O. Box 447
Maple Plain, MN 55359



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Return Receipt Requested



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