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we get it done!

October 28, 2013

2013 NOV -5 PM 3:11

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: Pen Air Federal Credit Union

Address: 1495 E. Nine Mile Road
Pensacola, FL 32514

Employer ID
Number: 59-0642991

Effective June 28, 2013, 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,

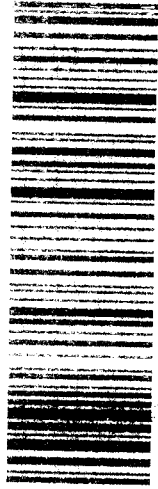

Maurice W. Johnson
Chairman of the Board



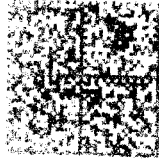
1495 EAST NINE MILE ROAD
PENSACOLA, FL 32514

S. Ramsey

ADDRESS SERVICE REQUESTED



91 7106 2133 3938 8818 7486



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