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U.S. DEPARTMENT OF LABOR  
PUBLIC DISCLOSURE  
AUG -5 AM 11:00

July 25, 2005

Top Hat Plan Exemption  
Employee Benefits Security Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

**Re: Top Hat Plan Exemption**

Dear Secretary:

The purpose of this letter is to provide alternative single filing compliance with reporting and disclosure requirements regarding Non Qualified Top Hat Plans under Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974. Pursuant to Regulation Section 2520.104-23(b), we provide the following information:

1. Employer Name: Family Savings Federal Credit Union
2. Employer Address: 711 East Meighan Blvd. Gadsden, AL 35903.
3. Employer EIN: 63-0355713
4. The Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
5. Number of Plans: One (1)
6. Number of Employees in each Plan(s): Three (3)

The Employer will provide plan documents, if any, to the Secretary upon request as required by Section 104(a)(1) of ERISA.

Sincerely,

FAMILY SAVINGS FEDERAL CREDIT UNION

Monte J. Hill, CEO

HILTON J. HILL



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ADDRESS SERVICE REQUESTED

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