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 P.O. BOX 71  
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U.S. DEPT. OF LABOR  
 FWS/EA/PUBLIC DISCLOSURE  
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\*BOARD CERTIFIED WILLS,  
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WRITER'S DIRECT LINE:  
 (813) 222-8731

August 16, 2005

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**

Top Hat Plan Exemption  
 Employee Benefits Security Administration  
 Room N-5644  
 U.S. Department of Labor  
 200 Constitution Avenue, N.W.  
 Washington, D.C. 20210

Re: Top Hat Plan Filing – Southeast Financial Credit Union Supplemental Executive Retirement Plan for John Simmonds

Dear Sir or Madam:

The following information is disclosed in order to comply with the reporting and disclosure requirements of the Employee Retirement Income Security Act of 1974, under the alternative method of compliance as set forth by DOL Regulations Section 2520.104-23.

Southeast Financial Credit Union (the "Employer") maintains the Southeast Financial Credit Union Supplemental Executive Retirement Plan for John Simmonds (the "Plan").

1. The address of the Employer is 444 James Robertson Parkway, Nashville, TN 37219.
2. The Employer's tax identification number is 62-0382058.
3. The Employer maintains the Plan primarily for the purpose of providing deferred compensation for a select group of key management or highly compensated employees.
4. The number of employees in the Plan is one.

If you require a copy of the Plan document or any additional information, please contact the undersigned.

Sincerely,



Kirsten L. Vignec

KLV/cc

cc: Mr. John E. Simmonds  
 Mr. Daniel Balogh

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