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August 22, 2005

Top-Hat Plan Exemption
 Pension & Welfare Benefits Administration
 Room N-5644
 U.S. Department of Labor
 200 Constitution Avenue NW
 Washington, D.C. 20210

RE: First Federal Credit Union
 EIN: 42-0173225
 Our File: 13,990-11

Dear Sir or Madam:

On behalf of First Federal Credit Union, 1035 North Center Point Road, Hiawatha, Iowa 52233, we are filing the Top-Hat Plan exemption statement required under the Department of Labor Regulation § 2520.104-23. Please place on file.

Very truly yours,



GARY J. STREIT
gjs@shuttleworthlaw.com

GJS:jai

Enclosure

cc: Tim Byers w/ encl.
 Chuck Lampe w/ encl.

Top-Hat Plan Exemption
PWBA
Room N-5644
U.S. Department of Labor
200 Constitution Ave., NW
Washington DC 20210

Employer Name: First Federal Credit Union
Address: 1035 North Center Point Road
Hiawatha, Iowa 52233

Employer EIN: 42-0713225

Name of Plan: First Federal Credit Union Supplemental Retirement Plan

The Plan is maintained for select management or highly compensated employees.

Number of Plans: One (1)

Number of Employees in Plan: One (1)

