



PALMETTO CITIZENS
FEDERAL CREDIT UNION

April 16, 2014

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: **Palmetto Citizens Federal Credit Union**
2. Employer Address: **1320 Washington Street Columbia, SC 29201**
3. Employer EIN: **57-0314480**
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: **2-457(f) plans in total**
6. Number of Employees in each Plan(s): **1**

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

Sincerely,

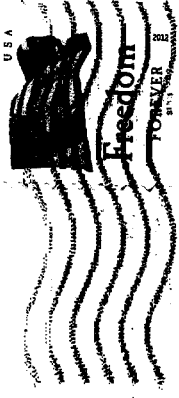
Nicholas Wodogaza
President & CEO
Palmetto Citizens Federal Credit Union



**PALMETTO CITIZENS
FEDERAL CREDIT UNION**

PO Box 5846 • Columbia, SC 29250

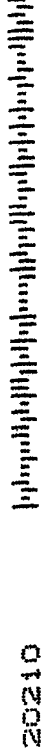
c/o N.S. Wadsworth



COLUMBIA SC 2920

20 MAY 2014 PM 4 L

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



20210