

# VISIONS

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## FEDERAL CREDIT UNION

Information Technology Center ■ 24 McKinley Avenue ■ Endicott, NY 13760-5491 ■ (607) 754-7900 ■ FAX (607) 754-9772

Tuesday, October 28, 2014

U.S. Department of Labor  
Employee Benefits Security Administration  
Top Hat Plan Exemption  
200 Constitution Avenue, NW, N-1513  
Washington, DC 20210

Re: Visions Federal Credit Union 457(b) Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of Visions Federal Credit Union 457(b) Plan ("Plan"), we hereby provide you with the information set forth below:

**Name and Address of Employer**

Visions Federal Credit Union  
24 McKinley Avenue  
Endicott, NY 13760

**Employer's Taxpayer Identification Number**

16-0920502


**Required Declaration**

The Visions Federal Credit Union ("Employer") sponsors the Visions Federal Credit Union 457(b) Plan, which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer.

Currently, the Employer maintains one (1) nonqualified plan. There are seventeen (17) employees eligible to participate in the nonqualified plan maintained by the Employer. This Plan's effective date is November 15, 2014.

If you have any questions about this matter, please contact the undersigned.

Sincerely,

  
Lisa Darling  
AVP of HR/QA/RD

VIA CERTIFIED MAIL Return Receipt Requested

visionsfcu.org

Your Loan Arranger

# VISIONS

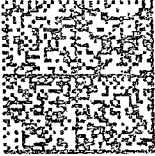
**FEDERAL CREDIT UNION**  
24 McKinley Ave • Endicott, NY 13760-5491  
visionsfcu.org

**CERTIFIED MAIL™**



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RETURN RECEIPT  
REQUESTED



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CERTIFIED MAIL PERMIT NO. 1000  
NEW YORK, NY 10001

02 1R  
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\$ 06.48  
OCT 23 2014  
MAILED FROM ZIP CODE 15760

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