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January 13, 2015

**Certified Mail Receipt**  
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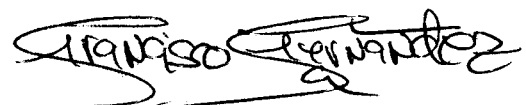
US Department of Labor  
Employee Benefits Security Administration  
Top Hat Exemption  
200 Constitution Ave. NW Suite N-1513  
Washington, DC 20210

Re: Top Hat Exemption Plan

This letter constitutes a filing under 20 C.F.R. 2520.104-23 on behalf of **Cooperativa de Ahorro y Crédito Oriental** ("Cooperativa") with an employer identification number **66-00287790** and with an effective date of **January 1, 2014**. Cooperativa established, and now maintains, a Puerto Rico non qualified employee benefit plan known as the "Cooperativa de Ahorro y Credito Oriental Non Qualified Deferred Compensation Plan (the "Plan"). The Plan is unfunded and primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. Currently, the Plan has 2 employees' participants. Under the terms of the Plan, additional key employees may become covered under the Plan. Furthermore, the Plan may be amended by Cooperativa from time to time. This filing is intended also to cover the Plan as it may subsequently be amended (or its coverage expanded) from time to time in the future.

If you require any additional information, please contact me.

Cordially,



Francisco Fernández-Alvarez, Esq.

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