



ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT FOR
A NONQUALIFIED DEFERRED COMPENSATION PLAN

To: Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5644
US Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

In accordance with 29 CFR Section 2520.104-23 of the Department of Labor Regulations, which provides an alternative method for complying with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974, you are hereby notified that the Employer identified below maintains the Plan identified below for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and that all benefits provided by this Plan are paid as needed solely from the general assets of that Employer.

Singing River Federal Credit Union
6006 Highway 63
Moss Point, MS 39562

Employer Identification Number: 640328190

457 Eligible Deferred Compensation Plan for Tax - Exempt Employers, which covers 5 Eligible Participants (senior managers).

Total Number of 457(b) Plans: 1

Mutual of America
Plan Administrator of the Plans Specified Above

By: _____

Date: May 19, 2015.

Moss Point Branch
6006 Highway 63
Moss Point, MS 39563

Lucedale Branch
201 Scott Road
Lucedale, MS 39452

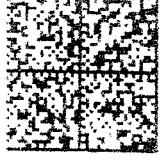
Pascagoula Branch
3210 Market Street
Pascagoula, MS 39567

Mobile Branch
6151 Airport Boulevard
Mobile, AL 36608



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