

PIETZSCH, BONNETT & WOMACK, P.A.

3101 North Central Avenue, Suite 940
Phoenix, Arizona 85012-2645

Telephone: (602) 604-6200
Facsimile: (602) 604-6256

LISA WOMACK
womack@usbenefitslaw.com

February 9, 2016

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

Re: B-M S Federal Credit Union ("Company")
EIN: 22-1591031
Address: 1 Squibb Drive, New Brunswick, NJ 08903

2016 FEB 29 11:54 AM
U.S. DEPARTMENT OF LABOR

Dear Sir/Madam:

Pursuant to Department of Labor Regulation Section 2520.104-23, we are submitting the following declarations on behalf of the above-referenced Company for the purpose of satisfying the reporting and disclosure provisions of Part 1 of Title I of the Employee Retirement Income Security Act of 1974.

On December 31, 2015, the Company adopted the B-M S Federal Credit Union 457(b) Deferred Compensation Plan, primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The effective date of the Plan is January 1, 2015, and 1 employee has been selected to participate in the Plan.

Sincerely,
Pietzsch, Bonnett & Womack, P.A.

By: s/s Lisa Womack
Lisa Womack

PHOENIX
AZ 852
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PIETZSCH BONNETT & WOMACK
A PROFESSIONAL ASSOCIATION
Attorneys at Law
3101 North Central Avenue, Suite 940
Phoenix, Arizona 85012

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