



James H. (Jim) McDaniel, Sr.
President / CEO

April 22, 2016

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

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EBSA/PUBLIC DISCLOSURE
2016 APR 29 PM 3:01Z

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: Heritage Trust Federal Credit Union
2. Employer Address: 200 Marymeade Drive, Summerville, SC 29483
3. Employer EIN: 57-0377963
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: One
6. Number of Employees in each Plan(s): Two

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

Sincerely,

James H McDaniel, Sr.
President/CEO
Heritage Trust Federal Credit Union



HERITAGE TRUST
FEDERAL CREDIT UNION

P.O. Box 118000
Charleston, South Carolina 29423-8000

CERTIFIED MAIL



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