



2520181570053

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

From: Employer: Kern Federal Credit Union
Federal Tax Identification Number: 95-1677890
Address: 1717 Truxtun Avenue
Bakersfield, CA 93301

Pursuant to 29 CFR Section 2520.104-23(a)(1), we are filing this notice with the Secretary of Labor regarding supplemental life insurance plans that we have established, and we hereby declare that:

1. The Credit Union has implemented as of April 25, 2018, a Plan to provide death benefits for one or more senior management executive employee participants; and
2. The participants are required to be senior executive members of management and highly compensated.

Date: 04-25-18

Employer: **Kern Federal Credit Union**

By: Jackie Denney, Board Chairperson for and
on behalf of Kern Federal Credit Union

GLENDAL, CA MAIN OFFICE
550 N. BRAND BOULEVARD
SUITE 550
GLENDAL, CA 91203
TEL: 818.241.0103

ATTORNEYS AT LAW
SW&M

PLEASANTON OFFICE
4695 CHABOT DRIVE
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TEL: 925.558.2739

STYSKAL, WIESE & MELCHIONE, LLP
FAX: 818.241.5733 | EMAIL: swm.info@swmlp.com

L.J. STYSKAL / DECEASED, 1974 A.O. WIESE JR. / RETIRED FROM THE FIRM, 1987 E.J. MELCHIONE / DECEASED, 1986 J.S. MELCHIONE / DECEASED, 2012

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED

May 14, 2018

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Employee Benefits Security Administration
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U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Re: Kern Federal Credit Union

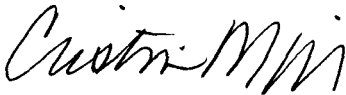
To Whom It May Concern:

Please be advised that we are filing, on behalf of Kern Federal Credit Union the enclosed notice regarding a plan to provide death benefits for senior management executive employees at the Credit Union.

If you have any questions, please do not hesitate to call.

Sincerely,

STYSKAL, WIESE & MELCHIONE, LLP



Cristina Miller

CM/vw
Enclosure

cc: Brandon Ivie, CEO
Kern Federal Credit Union (with enclosure)

2018 MAY 24 11:08 AM
FBI - WASHINGTON

ATTORNEYS AT LAW

SW&M

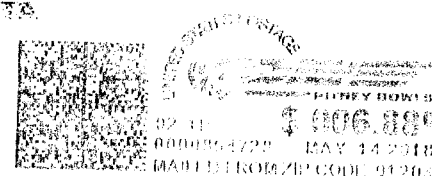
STYSKAL, WISE & MELCHIONE, LLP
550 NORTH BRAND BOULEVARD SUITE 550
GLENDALE, CA 91203-1988

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

CERTIFIED MAIL



7017 33A0 0000 0796 8290



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Washington, DC 20210

20210-

