

**NOTICE REGARDING AUTOMATIC ROLLOVER AMOUNTS  
BETWEEN \$1,000 AND \$5,000**

This notice supplements the distribution forms provided to you. As explained in the forms, you may elect to receive a distribution or have the distribution rolled over to an IRA. Due to a change in the law, if you fail to elect either of these options, the Plan is required to make a direct rollover of the distribution to an IRA. This notice supersedes any inconsistent statements in the distribution forms regarding payment to you in a lump sum in the event you fail to elect either of these options.

Fees for maintaining the IRA will be imposed and paid from the IRA. You may transfer the IRA funds at any time to another IRA or retirement plan that will accept such amounts.

If you terminate employment for any reason (including retirement) and the value of your vested benefit is \$1,000 or less, then a distribution will be made to you within a reasonable time after you terminate employment. If you do not return your election to the Plan Administrator within a reasonable amount of time, the Plan may cash out your vested benefit, less mandatory tax withholding.

If your vested benefit is \$5,000 or more, you may elect to receive the benefit. The distribution will then be made to you within a reasonable time after you terminate employment and consent to the distribution. The Plan Administrator may not begin withdrawal procedures on vested account balances of \$5,000 or more.