

Dear Plan Member,

As you may have heard we are revising Plan B to make it more compatible with Plan A. Since you are currently a member in Plan A and have an account balance in Plan B, the revision to Plan B necessitated some special arrangements regarding your individual participant account in Plan B.

As of January 1, 2010 the Dollar (\$) value of your participant account in Plan B (employee contributions) will have been transferred and added to your Memorandum Account balance. This means that starting January 1, 2010 you will have only one Plan B account which will be the Memorandum Account. You will receive an individual notice during January 2010 detailing the Dollar (\$) amount transferred to your Memorandum Account.

Please contact me should you need further explanation or clarification.

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