

**IMPORTANT NOTICE: ACTION MAY BE REQUIRED BY 4PM EASTERN TIME 04/10/2015**

We are writing in respect to your retirement account in the Plan listed above. As part of a periodic review, **your account has been identified as having a vested market value equal to or less than your Plan's minimum required balance of \$1000.**

**Vested Account Balance (subject to distribution): \$623.86**

In accordance with Plan provisions your vested account balance will be distributed from the Plan. No action is required unless you would like to elect a different distribution option than what is outlined below. If you do not elect to receive a distribution prior to the action deadline listed above, your account will be distributed as follows:

Your account will be liquidated and a cash distribution will be made to you in the form of a check. As required by federal tax law, 20% of the taxable portion of your distribution will be withheld (state tax withholding may also apply). If your account balance contains both Roth and non-Roth balances, you will receive a separate check for each money type-

Example; if your account has a \$900 balance comprised of \$400 of non-Roth money and \$500 of Roth money, then you would receive two checks.

If you will be age 70 1/2 on or before December 31st, a portion of your distribution is required to be taken as cash and is not eligible to be rolled into another retirement account. This amount satisfies the Minimum Required Distribution (MRD) mandated by the IRS. If you elect to rollover a portion of your funds, a service representative will inform you of your MRD amount that is not rollover eligible.

Because the value of your account can fluctuate, changes in value prior to payment may change how your account is handled. The account balance on the "automatic distribution date" will determine if your account is to be cashed out or (if it exceeds the Plan's minimum) remain in the Plan - not the value of the vested account balance when this letter was issued.

Enclosed you will find a Special Tax Notice regarding plan payments for your reference. You may contact Fidelity to request a distribution prior to the action deadline noted above. You may log onto your account at [netbenefits.com](http://netbenefits.com) to review and select distribution options. For additional service you may call [REDACTED] between service hours Weekdays 8:00 a.m. - Midnight ET. Please be sure to understand the tax consequences of any distributions from the Plan. In the event of a discrepancy between the process outlined in this letter and the terms of the Plan document, the Plan document shall control.

Fidelity Investments Institutional Operations Company, Inc.

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