

NOTICE TO EMPLOYEES OF RIGHT TO PURCHASE EMPLOYER SECURITIES

As an employee of the Corporation, you have the right to invest any existing retirement monies that you may have in stock of the Corporation, known as "employer securities." Employer securities may only be purchased with retirement monies that are either currently in the Corporation's 401(k) account or are rolled into the 401(k) account from an existing source, such as an IRA or a 401(k) account with a former employer.

The current owners of the Corporation exercised this same right by rolling their retirement funds from an IRA or a former employer's 401(k) into the Corporation's 401(k). They then used those retirement funds to purchase employer securities in this Corporation. You have that same right even if you are not yet eligible to defer compensation into the Corporation's 401(k).

The offering for purchase of employer securities is open only for a specified period of time. **If you are interested in participating in the purchase of employer securities** and have retirement monies available to do so, you need to do the following:

1. Determine from your supervisor the period of time for which the employer stock offering is open;
2. Sign and return the attached sheet to your supervisor before the stock offering period closes. Once the offering period closes, the right to purchase employer stock will no longer be available unless the Corporation decides to make a future employer stock offering. There are no plans for future employer stock offerings at this time, although that might change in the future.

Keep in mind that there is no generally recognized market for employer securities, hence it is illiquid. There is no current right to demand conversion of your employer stock to cash in the event you terminate your employment with the Corporation. Additionally, the value of employer stock is directly related to the Corporation's financial success, and there is no guarantee of such financial success. Like any business, the Corporation could succeed or fail.

I acknowledge receipt of this Notice of my right to invest retirement monies in employer securities. I also acknowledge receipt of a copy of the Summary Plan Description (SPD) for the Corporation's 401(k) which sets forth additional details about the 401(k) and my rights in it.

Date: _____

Print name of Employee

Employee's signature