

SAFE HARBOR NOTICE TO PARTICIPANTS

Non-elective contribution

2007 plan year

I. Safe Harbor Contribution

The Employer will contribute to the accounts of eligible participants 3% of compensation this plan year under the Safe Harbor provisions of §401(k)(12). *For example*, if you earn \$40,000 this year, you will receive a Safe Harbor contribution of \$1,200 (\$40,000 * 3%).

II. Other Plan Contributions

The plan also allows for other types of contributions as indicated on the chart below.

<u>Offered By plan?</u>	<u>Type of Contribution</u>	<u>Vesting Schedule</u>	<u>Conditions for Withdrawal</u>
Yes	Salary deferral	100% immediate	Attainment of Normal Retirement Age, Termination of Employment, Plan termination, Hardship
Yes/No	Optional match	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination
Yes/No	Fixed match	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination
Yes/No	Profit sharing	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination

III. Salary Deferral information

You may elect to defer a portion of your compensation to the plan each pay period once you meet the plan's eligibility and entry provisions. You may defer any amount up to the maximum limits allowed by law. To elect a salary deferral, or to change the amount withheld from your paycheck, submit your request in writing to a Plan Official. You may start or change an election at any time during the next 30 days regardless of any conflicting provisions in the plan. The *Summary Plan Description* outlines the plan's definition of compensation, the eligibility rules, and when changes will be processed.

IV. Employer's right to terminate

Your Employer may terminate this plan at any time. Upon termination, all contributions will be discontinued, including those described in this notice.

V. Additional information

Refer to the *Summary Plan Description* (SPD) for more information about this plan. You may request an SPD or submit questions to the following Plan Official.

Name: _____

Company Name: _____

Address: _____

City State ZIP: _____

Phone Number: _____

SAFE HARBOR NOTICE TO PARTICIPANTS

Basic Matching Contribution 2007 plan year

VI. **Safe Harbor Contribution**

This year the Employer will contribute to the plan a matching contribution of 100% of the first 3% of compensation that you defer, and 50% of the next 2% that you defer. This is a Basic Match under the Safe Harbor provisions of §401(k)(12). *For example*, if you earn \$40,000 this year, and your defer \$2,000 (5% of your pay), you will receive a Safe Harbor matching contribution of \$1,600 [(\$40,000 * 100% * 3%) + (\$40,000 * 50% * 2%)].

VII. **Other Plan Contributions**

The plan also allows for other types of contributions as indicated on the chart below.

Offered By plan?	Type of Contribution	Vesting Schedule	Conditions for Withdrawal
Yes	Salary deferral	100% immediate	Attainment of Normal Retirement Age, Termination of Employment, Plan termination, Hardship
Yes/No	Optional match	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination
Yes/No	Fixed match	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination
Yes/No	Profit sharing	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination

VIII. **Salary Deferral information**

You may elect to defer a portion of your compensation to the plan each pay period once you meet the plan's eligibility and entry provisions. If you do not defer any salary to the plan, you will not receive the Safe Harbor matching contribution. You may defer any amount up to the maximum allowed by law. To elect a salary deferral, or to change the amount withheld from your paycheck, submit your request in writing to a Plan Official. You may start or change an election at any time during the next 30 days regardless of any conflicting provisions in the plan. The *Summary Plan Description* outlines the plan's definition of compensation, the eligibility rules, and when changes will be processed.

IX. **Employer's right to terminate**

Your Employer may terminate this plan at any time. Upon termination, all contributions will be discontinued, including those described in this notice.

X. **Additional information**

Refer to the *Summary Plan Description* (SPD) for more information about this plan. You may request an SPD or submit questions to the following Plan Official.

Name: _____

Company Name: _____

Address: _____

City State ZIP: _____

Phone Number: _____

SAFE HARBOR NOTICE TO PARTICIPANTS

Maybe non-elective contribution

2007 plan year

XI. Safe Harbor Contribution

The Employer is considering whether to make a special contribution on your behalf. The Employer will make its decision whether to make a special contribution at least 30 days before the end of the plan year. You will receive a supplemental notice informing you of the Employer's decision. If the Employer decides to make this special contribution, it will be at least 3% of your compensation.

XII. Other Plan Contributions

The plan also allows for other types of contributions as indicated on the chart below.

<u>Offered By plan?</u>	<u>Type of Contribution</u>	<u>Vesting Schedule</u>	<u>Conditions for Withdrawal</u>
Yes	Salary deferral	100% immediate	Attainment of Normal Retirement Age, Termination of Employment, Plan termination, Hardship
Yes/No	Optional match	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination
Yes/No	Fixed match	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination
Yes/No	Optional profit sharing	1 yr 0%, 2 yr 20% 3 yr 40%, 4 yr 60% 5 yr 80%, 6 yr 100%	Attainment of Normal Retirement Age, Termination of Employment, Plan termination

XIII. Salary Deferral information

You may elect to defer a portion of your compensation to the plan each pay period once you meet the plan's eligibility and entry provisions. You may defer any amount up to the maximum limits allowed by law. To elect a salary deferral, or to change the amount withheld from your paycheck, submit your request in writing to a Plan Official. You may start or change an election at any time during the next 30 days regardless of any conflicting provisions in the plan. The *Summary Plan Description* outlines the plan's definition of compensation, the eligibility rules, and when changes will be processed.

XIV. Employer's right to terminate

Your Employer may terminate this plan at any time. Upon termination, all contributions will be discontinued, including those described in this notice.

XV. Additional information

Refer to the *Summary Plan Description* (SPD) for more information about this plan. You may request an SPD or submit questions to the following Plan Official.

Name: _____

Company Name: _____

Address: _____

City State ZIP: _____

Phone Number: _____

SUPPLEMENTAL NOTIFICATION TO ELIGIBLE EMPLOYEES

Earlier you were notified that the Employer may contribute to the plan a special contribution. Accordingly, for the plan year beginning January 1, 2007, the Employer has decided to:

- (1) Not make a contribution
- (2) Contribute 3% of your compensation
- (3) Contribute _____ % of your compensation

By: _____
Name and Title

Date