“Safe Harbor” Plan Notice to Participants

Safe Harbor Matching Contribution Alternative

As a participant in the Employer’s 401(k) plan (“Plan”), you may elect to defer to the plan a portion of your compensation. The Employer will contribute this amount (your “elective contributions”) to the plan. To defer a portion of your compensation, you must complete the salary savings agreement the plan administrator provides you. You may not defer more than the maximum allowable under law of your compensation for the plan year. For purposes of your deferral election, “compensation” means your total compensation for the plan year before your deferrals.

You may complete the salary reduction agreement at any time. This agreement will take effect in accordance with the Employer’s administrative policy. This policy also governs if and when this agreement may be revoked. Please refer to the Employer’s policy for this information.

For the plan year beginning onl/1/2014, the Employer will match 100% of your elective contributions which do not exceed 3% of your compensation, and will match 50% of your elective contributions which exceed 3% but do not exceed 5% of your compensation. You are 100% vested in your elective contributions and in the above matching contribution the Employer will make on your behalf. For example, assume you earn compensation of $30,000 for the plan year beginning on1/1/2014, and you defer $1,800 of your compensation (6%). You would receive a total matching contribution of $1,200. Your matching contribution would consist of a 100% match on your first $900 (3% x $30,000) of elective contributions, and a 50% match on your next $600 (2% x $30,000) of elective contributions. You would not receive a matching contribution on the remaining $300 of your elective contributions, the amount of your elective contribution which exceeds 5% of your compensation.

Furthermore, the Employer, within its sole discretion, may make a discretionary matching contribution

not to exceed 4.000% of each participants compensation which will be subject to a (6) year graded vesting schedule. The plan administrator will allocate the additional matching contribution. Inaddition the Employer, within its sole discretion, may make an additional nonelective contribution which will be subject to a (6) year graded vesting schedule prorata to all participants in the plan, based on each participant’s compensation for the plan year. The plan administrator will allocate the additional non elective contribution. You must be employed on the last day of the plan year and have worked 1000 hours during the plan year in order to receive the additional non-elective contribution described in this paragraph.

You generally may not withdraw your deferral contributions or the matching contributions described above except when one of the following events occurs: separation from service with the Employer, death and disability. You may also qualify for a distribution of a portion of your account while you are still employed upon attainment of age 65. You may also qualify for an in-service distribution for other reasons specified in the plan.

Please refer to your summary plan description for a complete explanation of the features of the plan. Please ask the plan administrator if you have any questions regarding your rights or obligations under the plan.

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