

Effective Date of Plan: May 1, 1999
Restatement Effective Date:

Conditions of Eligibility: Age 16
3 months of service

Automatic Enrollment: Initial Automatic Deferral Amount: 5% of compensation for each payroll period.

Annual Increase Program: Increase by 1%
capped at 10% - yearly, third quarter enrollment – July 1st

Date of Participation: Quarterly Enrollment
January 1st, April 1st, July 1st and October 1st

Employer Contributions: Subject to Vesting Schedule:

- Discretionary Match
- Discretionary Profit Sharing

Safe Harbor Effective January 1, 2015:

- 100% vested at all times
- Basic match – 100% of first 3%, and 50% of next 2%

Vesting Schedule	1 year	20%
Discretionary Match & Profit Sharing	2 years	40%
	3 years	60%
	4 years	80%
	5 years	100%

Employee Contributions/Salary Deferrals: 100% vested at all times
(\$6,000 catch up contribution allowed if over 50) \$18,000 or \$24,000 if age 50

Modifications may be made on:
January 1st, April 1st, July 1st and October 1st
Roth deferrals allowed after: January 1, 2015

Loans: Maximum Loan - \$50,000 or ½ vested balance
Minimum Loan - \$1,000
Paid through payroll deduction
Only two loans at any time

Distributions: Death
Disability
Hardship
Early Retirement – Age 55
Retirement – Age 65
In-Service withdrawal – 59 ½
Termination

Trustees: Donald C. Meinkoth

Lloyd Whetzel

Plan Administrator:

Amy Hymel