

NOTICE

If your Plan provides for mandatory distributions of terminated participants with balances less than \$5,000 (excluding rollover account balance), failure to elect a distribution within 60 days of receiving this notice will result in your distribution being processed as a direct rollover into an IRA account at Hand Benefits and Trust Co.

Your IRA will be invested in an investment vehicle selected to preserve your initial investment. An annual fee, based on your account balance, will be charged to your account. For additional information about this IRA Account, including fees and investment offerings, please contact the IRA Provider, below.

IRA Provider contact information:

Hand Benefits and Trust Co.

6 Rhoads Drive, Suite 7

Utica, NY 13502-6374

1-866-401-5272 (option 3 then, option 3)