

401(k) PLAN

NOTICE OF HARDSHIP WITHDRAWALS

_____ 401(k) Profit Sharing Plan provides that the amounts that have been contributed on your behalf as salary reductions may be withdrawn if you have immediate and heavy financial need.

An immediate and heavy financial need can arise for one of the following reasons:

1. deductible medical expenses incurred by you, your spouse or by one or more of your dependents;
2. the purchase (excluding mortgage payments) of your principal residence;
3. the payment of post-secondary education tuition, room and board and related educational fees for the next 12 months for you, your spouse or for one or more of your dependents;
4. to prevent your eviction from your principal residence or to prevent the foreclosure on the mortgage of your principal residence.

Also, in order to qualify for a withdrawal, you must have no other resources or savings to take care of the immediate and heavy financial need. Under special rules permitted by the IRS, you will be considered not to have sufficient resources to meet the immediate and heavy financial need, but only if:

1. the hardship distribution we make to you is not in excess of the immediate and heavy financial need;
2. you have already obtained all distributions (other than a hardship distribution) and non-taxable loans available from any plan we maintain;

If you wish to apply for a hardship distribution, you should fill out an application, which the Administrator will provide. Return the application to the Administrator.

Note, that you will be unable to make salary deferrals for 6 months after the hardship withdrawal is taken.

Plan Administrator,

Participant,