TO THE PLAN ADMINISTRATOR

The following Administrative Forms have been included because they are either required under the Plan or by law, or they are necessary to properly administer the Plan. Below are instructions for the use of these forms.

1. SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES

The law requires the Plan Administrator of a safe-harbor 401(k) plan to provide eligible Employees a timely written notice describing their rights and obligations under a safe harbor plan. The Plan Administrator must provide each eligible Employee with the SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES form within a reasonable period of time before each Plan Year, but in no event more than 90 days before the beginning of the Plan Year. (A notice that is distributed at least 30 days prior to the beginning of the Plan Year is deemed to have been provided a reasonable period before the beginning of such Plan Year.) For Employees who become Participants during or after this period, the notice may generally be provided within a reasonable period of time prior to the Employee becoming a Participant. If the Employer has not committed to making the non-elective safe harbor 401(k) contribution at the time this notice is given, then at least thirty days prior to the last day of the Plan Year, the Plan Administrator must provide a SUPPLEMENTAL SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES if the Employer will use the safe harbor rules for that Plan Year (in which case the Plan must also be amended to provide for the required contribution).

The SALARY DEFERRAL AGREEMENT should also be provided so that a Participant can elect an amount of compensation to defer.
ELECTRONIC CHECK CLEARING HOUSE
ORGANIZATION 401(K) PROFIT SHARING PLAN

SAFE HARBOR NOTIFICATION TO ELIGIBLE EMPLOYEES

This is an annual notice and only applies to the Plan Year beginning on January 1, 2013.

This notice covers the following points:

- How much you can contribute to the Plan;
- What other amounts the Employer will contribute to the Plan for you; and
- When your Plan account will be vested (that is, not lost, when you leave your job), and when you can receive a distribution of your Plan account.

You can find out more information about the Plan in the Plan's Summary Plan Description (SPD). You can obtain a copy of the SPD from the Plan Administrator.

I. Employee deferral contributions

You are allowed to defer a portion of your compensation to the Plan. These amounts are referred to as deferrals and are held in an account for you. When you are permitted to take a distribution from the Plan, you will be entitled to all of your deferrals, as adjusted for any gains or losses. The type of compensation that may be deferred under the Plan is explained in the section of the Summary Plan Description entitled "What compensation is used to determine my Plan benefits?" (this is in the Article entitled "COMPENSATION AND ACCOUNT BALANCE").

Your total deferrals in any taxable year may not exceed a dollar limit which is set by law. The dollar limit may increase each year for cost-of-living adjustments. The amount you elect to defer, and any earnings on that amount, will not be subject to income tax until it is actually distributed to you. However, the amount you defer is counted as compensation for Social Security taxes.

If you are at least age 50 or will attain age 50 during a calendar year, then you may elect to defer additional amounts (called "catch-up contributions") to the Plan. These are additional amounts that you may defer, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan.

II. Employer Safe Harbor Contribution Election

To help you make an informed decision on the level of your own salary deferral contributions, if any, your Employer must inform you about the contributions it will make to the Plan. Your Employer has elected to make the following contribution:

**Safe Harbor Nonelective Contribution.** In order to maintain "safe harbor" status, your Employer will make a contribution equal to 3% of your compensation. This contribution is 100% vested.

III. Other Employer Contributions

In addition to the above, other contributions may be made to the Plan. You should review the Article of the SPD entitled "EMPLOYER CONTRIBUTIONS" for details regarding these other contributions.

IV. Vesting

The following is a general explanation of the vesting provisions of the Plan. More details can be found in the Article of the SPD entitled "VESTING."

**100% vested contributions.** You are always 100% vested (which means that you are entitled to all of the amounts) in your accounts attributable to the following contributions:

- salary deferrals including catch-up contributions
- rollover contributions
- safe harbor contributions

**Vesting schedules.** Your "vested percentage" for certain Employer contributions is based on vesting Years of Service. This means at the time you stop working, your account balance attributable to contributions subject to a vesting schedule is multiplied by your vested percentage. The result, when added to the amounts that are always 100% vested as shown above, is your vested interest in the Plan, which...
is what you will actually receive from the Plan. You will always, however, be 100% vested if you are employed on or after your Normal Retirement Age or if you die or become disabled prior to termination of employment.

Your "vested percentage" in your account attributable to profit sharing contributions is determined under the following schedule.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Profit Sharing Contributions Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>25%</td>
</tr>
<tr>
<td>2</td>
<td>50%</td>
</tr>
<tr>
<td>3</td>
<td>75%</td>
</tr>
<tr>
<td>4</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Matching Contributions.** Your "vested percentage" in your account attributable to matching contributions is determined under the following schedule.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Matching Contributions Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>25%</td>
</tr>
<tr>
<td>2</td>
<td>50%</td>
</tr>
<tr>
<td>3</td>
<td>75%</td>
</tr>
<tr>
<td>4</td>
<td>100%</td>
</tr>
</tbody>
</table>

**V. Distribution provisions**

The Plan and law impose restrictions on when you may receive a distribution from the Plan. Below is general information on when distributions may be made under the Plan. See the SPD for more details, including details on how benefits are paid. Also, at the time you are entitled to receive a distribution, the Plan Administrator will provide you with a notice explaining the rules regarding the taxation of the distribution.

You may elect to have your vested account balance distributed to you as soon as administratively feasible following your termination of employment.

If your vested account balance does not exceed $5,000, you may elect to have your vested account balance distributed to you as soon as administratively feasible.

If your vested account balance does not exceed $5,000, a distribution of your vested account balance may be made to you as soon as administratively feasible following your termination of employment. However, if the value of your vested account balance does not exceed $1,000, the distribution will be made to you regardless of whether you consent to receive it.

You may also withdraw money from the Plan from certain accounts if you have reached your Normal Retirement Age or if you have an immediate or heavy financial need. However, there are various rules and requirements that you must meet before any withdrawal is permitted. See the Article in the SPD entitled "DISTRIBUTIONS PRIOR TO TERMINATION" for more details.

You may withdraw money at any time from your rollover account.

**VI. Administrative procedures**

The amount that is contributed to the Plan from your compensation will be deducted from your pay in accordance with a procedure established by the Administrator. The procedure will require that you enter into a written salary deferral agreement after you satisfy the Plan's eligibility requirements. You may elect to defer a portion of your salary as of your entry date. Such election will become effective as soon as administratively feasible. Your election will remain in effect until you modify or terminate it.

You are permitted to revoke your salary deferral election any time during the Plan Year. You may make any other modification on the first day of any Plan Year quarter or in accordance with any other procedure that your Employer provides. Any modification will become effective as soon as administratively feasible after received by the Administrator.

In addition to any other election periods provided above, you may make or modify a salary deferral election during the 30-day period immediately preceding the Plan Year for which this notice is being provided.

If you decide to start or change your salary deferral, you must complete the salary deferral agreement and return it to the Plan Administrator.
VII. Employer's right to terminate Plan

Pursuant to the terms of the Plan, your Employer has the right, at any time, to terminate the Plan. Termination of the Plan will result in the discontinuance of all contributions to the Plan (including the safe harbor 401(k) contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

VIII. Additional information

This notice is not a substitute for the Summary Plan Description. The provisions of the Plan are very complex and you should always look at the Summary Plan Description if you have any questions about the Plan. If, after reading the Summary Plan Description, you still have questions, contact the Plan Administrator.

You may contact the Plan Administrator at:

Contact: Electronic Check Clearing House Organization
Address: 3710 Rawlins, Suite 1075
Dallas, Texas 75219
Telephone: 214-273-3201
Fax (if applicable): 
E-mail address (if applicable): 