

**SUMMARY OF MATERIAL MODIFICATION
FOR THE
MICHIGAN COMMUNITY SERVICES, INC.
401(k) PROFIT-SHARING PLAN AND TRUST**

JANUARY 2010

This Summary of Material Modification (“SMM”) to your Summary Plan Description (“SPD”) describes certain changes that have been made to the Michigan Community Services, Inc. 401(k) Profit-Sharing Plan and Trust (“Plan”). You should keep this SMM with your SPD for future reference. Please read this SMM carefully and contact the Plan Administrator with any questions.

Employer

Michigan Community Services, Inc.
5239 Morrish Road; PO BOX 317
Swartz Creek, MI 48473

Phone: (810) 635-4407
Employer Identification Number: 38-2443447
Plan Number: 001

Effective January 1, 2010:

What are forfeitures and how are they allocated?

Definition of forfeitures. In order to reward employees who remain employed with the Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions that your Employer makes to the Plan. This means that you will not be "vested" in (entitled to) all of the contributions until you have been employed with the Employer for a specified period of time (see the Article entitled "Vesting"). If a participant terminates employment before being fully vested, then the non-vested portion of the terminated participant's account balance remains in the Plan and is called a forfeiture.

Allocation of forfeitures. Forfeitures will be allocated as follows:

- Forfeitures may first be used to pay any administrative expenses.
- Any remaining forfeitures will be used to reduce any Employer contribution.

Additional information concerning the Michigan Community Services, Inc. 401(k) Profit-Sharing Plan and Trust may be obtained by contacting the Plan Administrator.