

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

JANUARY 2012

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, 2012:

What compensation is used to determine my Plan benefits?

Definition of compensation. For the purposes of the Plan, compensation has a special meaning. Compensation is generally defined as your total compensation that is subject to income tax and paid to you by your Employer during the Plan Year. If you are a self-employed individual, your compensation will be equal to your earned income. The following describes the adjustments to compensation that may apply for the different types of contributions provided under the Plan.

Salary Deferrals

Adjustments to compensation. The following adjustments to compensation will be made for purposes of salary deferrals:

- salary deferrals to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included.
- compensation paid while not a participant in the component of the Plan for which compensation is being used will be excluded.
- bonuses will be excluded.

- compensation paid after you terminate employment will be excluded.

Matching Contributions

Adjustments to compensation. The following adjustments to compensation will be made for purposes of matching contributions:

- salary deferrals to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included.
- compensation paid while not a participant in the component of the Plan for which compensation is being used will be excluded.
- bonuses will be excluded.
- compensation paid after you terminate employment will be excluded.

Profit Sharing Contributions

Adjustments to compensation. The following adjustments to compensation will be made for purposes of profit sharing contributions:

- salary deferrals to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included.
- compensation paid while not a participant in the component of the Plan for which compensation is being used will be excluded.
- bonuses will be excluded.
- compensation paid after you terminate employment will be excluded.

Other adjustments to compensation.

- Auto inclusion benefits are excluded from Compensation for all contribution types.

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