

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

AUGUST 2015

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 October 1, 2015:

**APPENDIX
PLAN EXPENSE ALLOCATIONS**

The Plan will assess against an individual Participant's account the following Plan expenses which are incurred by, or are attributable to, a particular Participant based on use of a particular Plan feature, listed by type and the amount charged. All fees are subject to change.

[X] **Distribution following termination.** Distribution of account upon termination of employment, including preparation of required notices and elections, distribution check or transfer of funds by direct rollover, as appropriate, and tax reporting forms.

Amount: \$ 40.00

[X] **Administrative processing fee to eliminate certain small account distributions.** If the Participant's account is distributable (for example, upon termination of employment) and the distribution process fee equals or exceeds the Participant's account balance, the Plan will charge the processing fee against the vested account balance, resulting in the elimination of the account balance without any distribution to the Participant.

[X] **Participant loan.** Participant loan fees.

Amount of application fee (includes processing and document preparation): \$ 75.00

Amount of annual maintenance fee: \$ 24.00

[X] **QDRO.** "Qualified domestic relations order" (QDRO) review and processing, including notices to parties and preparation of QDRO distribution check. In addition to the amount indicated below, the Plan will charge the Participant's account for actual legal expenses and costs if the Plan consults with legal counsel regarding the qualified status of the order.
Amount: \$ 250.00

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