

MEBA MEDICAL & BENEFITS PLAN
MEBA PENSION TRUST
MEBA TRAINING PLAN
MEBA VACATION PLAN

BENEFIT PLANS

1007 EASTERN AVENUE, BALTIMORE, MARYLAND 21202-4345 • (410) 547-9111

SUMMARY OF MATERIAL MODIFICATION MEBA 401(k) PLAN

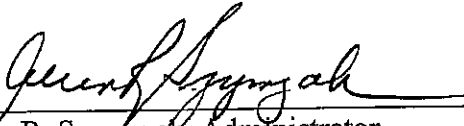
Effective July 1, 2006, the first paragraph of Section 1.08 of the MEBA 401(k) Plan (the "Plan") Regulations has been amended to read as follows:

Article I, Section 1.08

The term "Earnings" means the total cash remuneration of the Participant paid by the Employer (including overtime, bonuses, premium pay, penalty time pay, incentive compensation, commissions, *contributions under a cafeteria plan or deemed cafeteria plan* and any other form of additional compensation paid in cash, but excluding payment from the MEBA Vacation Plan, Port Relief or Night Relief Pay, meal money, travel expenses and lodging), before any reductions for Elective Contributions.

Please keep this Summary of Material Modifications with your Summary Plan Description.

Please contact the Plan Office if there are any questions.



Allen R. Szymczak, Administrator

January 2007