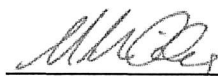


AMENDMENT NO. 18-2
TO THE
RULES AND REGULATIONS
OF THE MEBA 401(K) PLAN

At their October 24, 2018 meeting, the Trustees of the MEBA 401(k) Plan (the "Plan") approved changes to the Plan's Rules and Regulations effective as of August 23, 2017 with respect to expansion of the Participant Loan program as permitted by the Bipartisan Budget Act of 2018 as set forth below:

1. Effective January 1, 2019, Article VI, Section 6.09 shall be amended to read as follows (*new language shown in bold italics*):
 - (a) In the event of Hardship (as hereinafter defined), a Participant shall have the right to withdraw up to the amount of the Hardship, all or a part of his Elective Contributions Account (including his Designated Roth Contributions Account) *including earnings thereon*, but not in excess of the actual contributions on his behalf to such Elective Contributions Account *and earnings thereon*, determined as of the date of distribution, upon twenty-one (21) days prior written notice to the Plan Office.
2. Effective January 1, 2019, Article VI, Section 6.09(d) shall be amended to read as follows:
 - (d) A withdrawal will be deemed necessary to satisfy the financial need of a Participant if, and only if:
 - (1) The withdrawal is not in excess of the amount of the immediate and heavy financial need of the Participant (including any amounts necessary to pay any federal, state or local income taxes or penalties reasonably anticipated to result from the withdrawal); and
 - (2) The Participant has obtained all distributions, other than Hardship distributions, ~~and all nontaxable loans currently~~ available under all plans maintained by the Employer.
3. Effective January 1, 2019, Article VI, Section. 6.09 shall be amended to delete Section 6.09(e) in its entirety.

Effective Date: August 23, 2017
Language Approved: October 24, 2018



H. Marshall Ajinley, Chairman



Edward Hanley, Secretary