

**AMENDMENT NUMBER TEN TO
GREENSTATE CREDIT UNION 401(K) RETIREMENT PLAN**

**SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS**

**I
INTRODUCTION**

This is a Summary of Material Modifications regarding the GreenState Credit Union 401(k) Retirement Plan ("Plan"). Unless stated otherwise, the modifications described in this summary are effective as of 12/08/2021. This is merely a summary of the most important changes to the Plan and information contained in the Summary Plan Description ("SPD") previously provided to you. It supplements and amends that SPD so you should retain a copy of this document with your copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan, as modified, and this Summary of Material Modifications, the provisions of the Plan will control.

**II
SUMMARY OF CHANGES**

1. Service with another Employer

Credit service for all plan purposes for Oxford Bank employees who are employed on the acquisition date of 01/01/2022.
Credit service for all plan purposes for Goodmann Insurance Services employees who are employed on the acquisition date of 01/01/2022.