

**AMENDMENT NUMBER FOUR 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 January 1, 2019 and April 30, 2019. 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. Plan Name (effective April 30, 2019)**

The name of the plan was changed to GreenState Credit Union 401(k) Retirement Plan.

**2. Employer Name (effective April 30, 2019)**

Your Employer has changed its name to:

GreenState Credit Union

**3. Compensation - All Contributions (effective January 1, 2019)**

Compensation is defined as your total compensation that is subject to income tax and paid to you by the Employer. The following describes the adjustments to compensation that may apply for all contributions.

**Adjustments to Compensation - All Contributions**

The following adjustments to compensation will be made:

- elective deferrals to this Plan and to any other plan or arrangement (such as a cafeteria plan) will be included.
- reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits will be excluded.
- compensation paid while not a participant in the component of the Plan for which compensation is being used will be excluded.
- compensation paid after you terminate is generally excluded for Plan purposes. However, the following amounts will be included in compensation even though they are paid after you terminate employment, provided these amounts would otherwise have been considered compensation for purposes of the Plan and provided they are paid within 2 1/2 months after you terminate employment, or if later, the last day of the Plan Year in which you terminate employment:
  - compensation paid for services performed during your regular working hours, or for services outside your regular working hours (such as overtime or shift differential), or other similar payments that would have been made to you had you continued employment.