

**AMENDMENT NUMBER FIVE 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. 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**

**Additional Matching Contribution.**

The Employer will make a matching contribution as follows:

A discretionary matching contribution applies, with a discretionary rate and limit for employees with less than 5 years of service, and a discretionary rate and limit for employees with 5 or more years of service. For purposes of this matching contribution, service is measured by aggregating all periods of employment without regard to hours worked. The discretionary rate and limit will be based on each payroll period.

Additional Matching Contributions are not "safe harbor" contributions. The allocation conditions described below apply to Additional Matching Contributions. However, the allocation conditions described below do not apply to Safe Harbor Matching Contributions.