November 9, 2011

To: All Participants

From: Trustees

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**Notice of Material Modification**
**Pension Fund Summary Plan Description**
**2007 Edition**

**Applicable for Contributions for work on and after January 1, 2012**

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The investment climate for the past several years has resulted in investment returns that have been insufficient to sustain the current benefit levels. Many defined benefit plans have been confronted with this same problem and were required to change their benefits. Your Trustees have been monitoring the funding status of the Fund. This year action was necessary to protect the financial soundness of the Plan and to comply with the requirements of the Pension Protection Act.

Therefore, the Trustees adopted the following amendment to the Plan effective January 1, 2012:

a. For the purposes of benefit calculations, the benefit multiplier has been changed to 0.5% (1/2 of 1%) for work performed on and after January 1, 2012 and
b. 25% of the pension contribution rate payable for work performed on and after January 1, 2012 will be "non-credited contributions."

The term "non-credited contributions" means participants will not receive credit for this contribution amount when the calculation of the plan benefit payable is performed.

This action does not in any way affect the contribution credits and benefit calculation for contributions paid to the Fund for work performed prior to January 1, 2012.

Likewise, since this change only applies to future contributions, there is no effect upon retirees, survivors or terminated vested participants, unless they return to work

Please keep this notice with your copy of the Plan's Summary Plan Description booklet. Should you have any questions about how this change may affect you, please contact the Fund Office at (304)525-0331.

This notice is provided to you pursuant to Section 204(h) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, and Section 4980F of the Internal Revenue Code. This notice also constitutes a summary of material modifications to the Plan under Sections 102(a) and 104(b) of ERISA.

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