

**SUMMARY OF MATERIAL MODIFICATIONS  
UMATILLA-MORROW HEAD START, INC. 403(B) PLAN (“PLAN”)**

Due to the recent amendment of the above-referenced Plan, changes have been made that could affect your rights under the Plan. This Summary of Material Modifications (SMM) describes the recent Plan amendment and how that amendment may affect you. This Summary of Material Modifications overrides any inconsistent information included in the Plan’s Summary Plan Description (SPD) or other Plan forms.

The modifications described in this Summary of Material Modifications are effective as of 1-1-2010. All other provisions are effective as described in the Summary Plan Description.

**Loan Provision**

The Plan does not permit Participants to take a loan from the Plan.

**ADDITIONAL INFORMATION**

If you have any questions about the modifications described in this Summary of Material Modifications or about the Plan in general, or if you would like a copy of the Summary Plan Description or other Plan documents, you may contact:

**Name:** Umatilla-Morrow Head Start, Inc.

**Address:**

110 NE 4<sup>th</sup> Street  
Hermiston, OR 97838

**Telephone number:** (541) 564-6878