

**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 6-1-2010. All other provisions are effective as described in the Summary Plan Description.

Employer Contributions

We are authorized under the Plan to make employer contributions on behalf of our employees. In order to receive an employer contribution, you must satisfy all of the eligibility requirements described in Article 5 below for employer contributions. If you do not satisfy all of the conditions for receiving an employer contribution, you will not share in an allocation of such employer contributions for the period for which you do not satisfy the eligibility requirements.

Employer contributions will be contributed to your employer contribution account under the Plan at such time as we deem appropriate. Employer contributions may be contributed during the Plan Year or after the Plan Year ends. Any employer contributions we make will be made in accordance with the following employer contribution formula.

- **Fixed employer contribution formula.** We will make a contribution to the Plan on behalf of eligible participants equal to 5% of Plan Compensation. Such contribution will be placed in an account under the Plan on your behalf, provided you satisfy the eligibility conditions described in Article 5 below. We retain the right to amend the Plan to reduce or eliminate this contribution. If we amend the Plan to reduce or eliminate this fixed contribution, you will be notified of such change. (See Article 11 below for more information regarding Plan amendments.)

Special effective date rules. The provisions affecting employer contributions are effective as follows: 6/1/10 - 5% P/S Contr.

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:

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Hermiston, OR 97838

Telephone number: (541) 564-6878