

**UNITED FOOD AND COMMERCIAL WORKERS LOCAL 789
AND
ST. PAUL FOOD EMPLOYERS DEFINED CONTRIBUTION PLAN**

Important Notice / Summary of Material Modifications

To: Participants and Beneficiaries of the Plan

From: The Board of Trustees

Date: July 15, 2009

Effective January 1, 2009, the Board of Trustees have amended the Plan.

Vesting Schedule for Account A Contributions

For any Participant who earns an Hour of Service in the Plan on or after January 1, 2009, the following vesting schedule will apply to his or her Account A balance.

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
One	0%
Two	25%
Three	50%
Four	75%
Five	100%

For Participants who have not earned one or more Hour of Service on or after January 1, 2009, the prior vesting schedule, as set forth below, will apply to his or her Account A balance.

<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>
Less than 3	0%
3	33 1/3%
4	66 2/3%
Five or more	100%

Effective July 7, 2009, the Board of Trustees have amended the Plan.

Interest Rate on Participant Loans

The Plan has been amended to clarify that the interest rate charged on Participant loans will be equal to the Wall Street Journal Prime Rate on the day the loan is made, plus 2%. The Wall Street Journal Prime Rate is available in paper and online versions of the *Wall Street Journal*.

Summary of Material Modifications

This notice, called a "Summary of Material Modifications" explains the changes to the Plan. Please read this notice and keep it for future reference with the Summary Plan Description Booklet you previously received.

If you have any questions, you should call the Plan Administrator, Wilson-McShane Corporation, at (952) 854-0795 or (800) 535-6373.