

4.

Spousal Consent – If you are married, your spouse must complete the following section in the presence of a notary public. This spousal consent information is valid for 90 days.

I understand that my spouse has elected to take a Loan from the IUE-CWA 401(k) Plan. I understand that I may be entitled to a spousal death benefit under the Plan based on the participant’s account balance at the time of his/her death. I understand that my spouse’s election is not valid unless I consent to it, and that I cannot change my consent once it has been made. I understand that if the Loan is not paid back, part of the benefit to secure the Loan may not be available to provide me benefits in the future. By signing below, I consent to my spouse’s election to take a Loan from the Plan.

Spouses Signature _____

Today’s Date (MM-DD-YYYY)

Notary Public _____

Today’s Date (MM-DD-YYYY)

My Commission expires: _____

5.

Participant Signature

Signature of Participant

Today’s Date (MM-DD-YYYY)

6.

Fund Office Approval

Authorizing Signature

Today’s Date (MM-DD-YYYY)

IUE-CWA 401(K) RETIREMENT SAVINGS AND SECURITY PLAN (Plan# 651794)

Principal Residence Verification Form

By signing this agreement in the space below, I hereby certify, pursuant to the terms of the Loan Program that:

- (1) I am eligible for a loan from the Plan to acquire my principal residence,
- (2) I am eligible to extend the repayment term of my loan from five (5) to ten (10) years due to the fact that the loan proceeds are being used to acquire my principal residence, and
- (3) The attached purchase and sale agreement for my principal residence was signed by me within the preceding ninety (90) days.
- (4) I understand that I may only request a loan for a minimum of \$1000.

MARITAL STATUS

I certify that I am (check one):

- Married (your spouse must complete the Spousal Consent section of the loan application).
- Not Married.

Participant Signature

Print Participant Name

Participant Social Security Number

Today's Date

REMINDER: YOU MUST ATTACH A PHOTOCOPY OF THE SIGNED PURCHASE AND SALE AGREEMENT TO THIS FORM.

Please Return this form and all other required documentation to the fund office:

Mail: IUE-CWA 401(k) Plan
2001 E. 3rd Street, Bloomington, IN 47401
Fax: 812-671-9696

IUE-CWA 401(k) Retirement Plan

Loan Program Amendment

This Loan Program Amendment is effective 3/1/2017, for all outstanding and future loans. This Amendment updates the IUE-CWA 401(k) Retirement Plan's current Loan Program as follows.

All references in the Loan Program to "Mercer HR Services" or "Mercer" (or "Putnam Fiduciary Trust Company" or "Putnam") shall be replaced with "Transamerica Retirement Solutions, LLC" or "Transamerica.", as appropriate. References to "Mercer Trust Company" (or "Putnam Fiduciary Trust Company", as trustee) are deleted.

If you have any questions or wish to authorize a transaction related to your loan, please visit your participant website at trsretire.com or by calling (888) 976-8171.

Partial or Full Repayment. You may pay off a portion or the entire balance of the loan at any time without penalty or service fee through the internet at trsretire.com or by sending a check made payable to Transamerica Retirement Solutions FBO [your name]. Please reference your name and social security number on the check and mail it to the following address:

Transamerica Retirement Solutions
Loan Processing
PO Box 13695
Newark, NJ 07188-0695

For overnight delivery by other than U.S. Post only:
JP Morgan Chase-Lockbox Processing
Lockbox 13695
4 Chase Metrotech Center
Ground Level Courier on Willoughby Street
Brooklyn, NY 11245

Any loan repayments allowed to be made under the Loan Program, other than required by payroll deduction, may be made by check payable as indicated above and mailed to the addresses above.

Loan Refinancing. If your Loan Program provides for refinancing of your loan, your refinanced loan may be paid off no later than the end of the legal maximum term of your original loan or your refinanced loan may extend your loan's pay-off date, at your election. Primary residence loans (a/k/a principal residence purchase loans) may not be refinanced. To refinance your loan, access your account through the internet at trsretire.com.

Application Procedure. You may request and authorize a loan through your participant website at trsretire.com any day. You will be told the maximum amount you may borrow, the interest rate that will apply and the amount and number of payroll deductions required to repay your loan based on its term. Your loan application may be approved only to the extent that the loan requested complies with the requirements of this Loan Program. To the extent that a loan application is denied, you will be informed of the reason(s) for the denial. If you are denied a loan, you may discuss this with the Plan Administrator or Plan Sponsor. Except as otherwise provided in this Amendment, the terms of your Loan Program related to primary residence loans and spousal consent continue to apply.

IUE-CWA 401(k) Retirement Savings and Security Plan
Loan Program

This Loan Program is effective for loans made after December 30, 2011. Loans issued prior to that date are subject to their original terms.

- 1. Administration** The Administrator appointed under the Plan is authorized to administer the Loan Program, and to prescribe such forms and regulations as it considers necessary or appropriate to administer the Loan Program. The Administrator has directed Mercer HR Services, LLC (“Mercer”) to act as its agent to administer the Loan Program in accordance with the Administrator’s prescribed forms and procedures. The Plan Sponsor may amend or terminate the Loan Program at any time.
- 2. Conditions and Limitations Applicable to All Loans**
 - A. Eligibility** You may apply for a loan if you are a participant who has a vested account balance in the Plan, regardless of employment status. By applying for a loan, you are certifying that the proposed borrowing is for your own purposes and not for the benefit of any other party-in-interest to the Plan (such as an Employer or any Plan Fiduciary). No more than one loan may be outstanding from the Plan at any time.
 - B. Maximum Principal Amount** The maximum principal amount of any loan is the lesser of (i) 50% of the vested balance of your account, determined on the day of the loan, minus the balance of all other loans from the Plan, and from all other qualified plans of your employer, outstanding on that date, or (ii) \$50,000, minus the highest outstanding principal balance of loans from the Plan, and from all other qualified plans of your employer, to you during the period of one year ending on the day preceding the origination of the loan being requested.
 - C. Minimum Principal Amount** The minimum principal amount of any loan is \$1,000. Loans will only be issued in \$1 increments.
 - D. Duration** The repayment period of any general purpose loan will be no more than five years. The repayment period of any primary residence loan will be no more than ten years. The repayment period you choose must be in one month increments.
 - E. Repayment Method** You generally must repay your loan in substantially equal installments by remitting a check monthly, along with a loan coupon that you will receive in the mail each month. The check, made payable to **Mercer Trust Company, FBO (your name)**, must be mailed to the address indicated on the loan coupon. Alternatively, you may repay your loan through a direct debit from a bank checking or savings account. You may request an ACH Debit Request Form by contacting Mercer at the toll-free number below.

Loan repayments are made in after-tax dollars. Partial pre-payment of your outstanding balance is not permitted.
 - F. Timing of Repayment** You will be sent a loan coupon each month. You will receive your first loan coupon approximately 30 days following the loan issuance. You must begin remitting your repayments immediately thereafter.
 - G. Plan Accounting** The distribution of the proceeds of a loan will be charged solely against your account, and all repayments of principal and interest will be credited solely to your account in accordance with the requirements of the Plan. The unpaid principal balance of a loan will be reflected as a receivable for your account. As will be detailed in the Truth-In-Lending Statement issued along with the check for your loan, there may be charged against your account (i) an origination fee at the time you take your loan, and (ii) an annual maintenance fee, charged pro rata on a quarterly basis, for each year your loan remains outstanding.
 - H. Interest Rate** As determined by the Administrator, the interest rate for a loan will be the Prime Rate as listed in The Wall Street Journal on the first business day of the quarter in which you request the loan, plus 1%. The interest rate so determined will remain fixed throughout the duration of the loan. Loans granted at different times may bear different interest rates.
 - I. Security** Each loan will be secured by the assignment of up to 50% of your vested account balance, not to exceed the amount of your loan. No other security will be required or accepted.
 - J. Loan Default** If you fail to make an installment payment on your loan when due, the Administrator will give you written notice of your right to cure this failure by making up missed payments or repaying the loan in full. If your failure to make an installment repayment continues after such written notice has been provided, the Administrator shall inform Mercer of a default in your repayment of the loan. Such default will occur if you fail to make a loan payment for more than ninety (90) days, unless such failure is due to a qualified absence due to qualified military service. A default will also occur if you file for personal bankruptcy. This will result in a deemed distribution for federal income tax purposes (i.e., a distribution subject to applicable taxes and penalties), and the Internal Revenue Service will be notified of such distribution. The amount of the distribution equals the entire outstanding balance of the loan at the time of the default. The Plan is authorized to offset the entire outstanding amount of the loan against your account at the time you are eligible for a distribution from the Plan.

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K. Termination of Employment If you terminate employment with an outstanding loan, you will continue to receive, on a monthly basis, a loan repayment coupon. You must forward your payment with the loan repayment coupon to the address indicated on the coupon. If you fail to make timely repayments your loan will be defaulted in accordance with Section 2.J, "Loan Default", above. If you terminate employment and request a distribution without repaying an outstanding loan, the unpaid loan balance will be treated as a deemed distribution paid directly to you and will therefore be subject to applicable taxes and penalties. Additionally, the Internal Revenue Service will be notified that you received a distribution from your account.

L. Repayment in Full As noted above, partial prepayments are not permitted. However, you may pay off the entire balance of the loan at any time without penalty or service fee by sending a bank or certified check made payable to **Mercer Trust Company, FBO (your name)** and mail it to the following address:

Mercer

Attn: IUE-CWA 401(k) Retirement Savings and Security Plan / 651794

P.O. Box 9740

Providence, RI 02940-9740

3. Application Procedure You may request a loan by phone at 1-877-864-6644 or through the internet at www.ibenefitcenter.com any day. You will be told the maximum amount you may borrow, the interest rate that will apply and the amount and number of payroll deductions required to repay your loan based on its term. If you direct a loan be made to you from the Plan on the terms described to you, you will receive a Truth In Lending Disclosure Statement explaining the financial terms of your loan, along with a check for the amount of your loan.

If you would like to request a loan with a loan term of longer than five (5) years to purchase a principal residence, you must obtain a Primary Residence Loan Application by contacting the toll-free number above.

If you are married, you are required by the terms of the Plan to obtain your spouse's consent before obtaining a loan from your account. Spousal consent must be obtained in writing by completing a Consent of Spouse to Participant Loan form. The Consent of Spouse to Participant Loan form is only valid for 90 days and must be completed and returned to the following address no earlier than 90 days before you actually receive a loan.

IUE-CWA 401(k) Plan
2001 E. 3rd Street,
Bloomington, IN 47401

Your spouse must sign the Consent of Spouse to Participant Loan form before a Notary Public. A new Consent of Spouse to Participant Loan form must be completed for each Loan made to you.

4. Approval or Denial Your loan application will be reviewed and may be approved only to the extent that the loan requested complies with the requirements of this Loan Program. To the extent that a loan application is denied, the representative will inform you of the reason(s) for the denial, with specific reference to the requirements of the Loan Program upon which the denial is based. If you are denied a loan, you may discuss this with the Plan Sponsor.

5. Promissory Note and Security Agreement *By cashing or depositing the check for your loan, you are agreeing to repay the loan in accordance with the terms of the Truth In Lending Disclosure Statement and this Loan Program. Together, your endorsed or negotiated loan check, Truth In Lending Disclosure Statement and this Loan Program will constitute your Promissory Note and Security Agreement with respect to your loan. Without limiting the foregoing, this means that:*

- *You agree that your loan payments (including interest and other finance charges) will be made by remittance of a payment, along with a loan coupon, as provided in the payment schedule of the Truth In Lending Disclosure Statement.*
- *You assign and grant to the Plan a security interest of up to 50% of your vested account balance, not to exceed the balance of your loan immediately after it is made, as security for prompt and full repayment of the loan.*

If for any reason you do not wish to accept the loan on the terms of this Loan Program and the Truth In Lending Disclosure Statement, do not cash or deposit the check. Mark the front of the check "VOID" and return it immediately to Mercer Trust Company. Returned checks will be reinvested in your account on a *current market* basis, not retroactively to the date the loan was issued.

Your Truth in Lending Disclosure Statement, together with this Loan Program, is your permanent record of the terms of your loan. Keep it with your financial records. Your regular participant statement will show how much you have repaid on a loan, and how it has been reinvested.

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