

**ERISA §204(h) NOTICE  
(Benefit Reduction Notice)**

AppalCART  
305 NC Hwy 105 Bypass  
Boone, NC 28607

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AppalCART Retirement Plan

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**NOTICE TO ALL PARTICIPANTS**

July 1, 2014

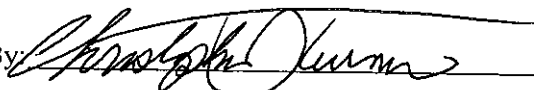
Employer: AppalCART

AppalCART has decided to reduce annual contributions under its AppalCART Retirement Plan from Eight and One Fourth percent (8.25 %) of annual compensation to Four percent ( 4 %) of annual compensation. The amendment to the contribution formula is effective September 1, 2014. The amendment to reduce the contribution rate will not affect your benefits accrued under the Plan as of the date of the amendment.

Very truly yours,

AppalCART

By:

 \_\_\_\_\_, Employer