Summary of Material Modifications

Of the

Contact Communications Cafeteria Plan

EIN: 03-0317415

We would like to inform all participants in our Contact Communications Cafeteria Plan of an amendment (Amendment No. Two) which has been made to the Plan effective October 13, 2011:

Your Employer's name has changed to Contact Communications, Inc.

Your Employer's Tax I.D. has been changed to 45-2600131

Please attach this page to your Summary Plan Description until a revised Summary Plan Description containing these changes is made available.