



401(K) SAVINGS & INVESTMENT

Administered by Fidelity Investments



Personal Savings are Key. You are the most important contributor to your retirement. You are working hard today so you can enjoy your retirement, but a comfortable retirement doesn't just happen - it takes planning and saving.

Canal provides all employees with a 3% profit share contribution to the 401(k) plan. In addition, Canal matches 100% of the first 3% deferred, eligible wages (5% if an employee has 10 + years of service). It is effective the first day of the month following employment.

You have two enrollment options:

1. Online Enrollment at www.401k.com
2. Auto Enrollment

Employees who do not enroll online will automatically be enrolled in the 401(k) plan following 30 days of employment. Employees will receive a letter from Fidelity which outlines their automatic enrollment options and default Freedom Fund election.

* If you prefer to not participate at this time or have questions about the Plan's provisions, log on to www.401k.com or call 1.800.835.5097.