

From First Financial:

Please be aware that the IRS has changed the rules regarding Rev. Rul. 90-24 transfers from Section 403(b) annuity accounts administered through our benefits program. These rules affect account balance transfers made after September 24, 2007. We are currently developing a plan to address these new changes, which must be in place by January 1, 2009 as required by the IRS. However, until this issue can be addressed through our plan, we will not approve transfers or exchanges made on or after September 25, 2007 from these accounts.

PLEASE NOTE THAT IF YOU ATTEMPT TO TRANSFER FUNDS FROM ONE 403(b) ANNUITY OR INVESTMENT ACCOUNT TO ANOTHER AFTER SEPTEMBER 24, 2007, IN A MANNER THAT DOES NOT COMPLY WITH THE NEW REGULATIONS, YOUR ENTIRE 403(b) FUND BALANCE COULD BE CONSIDERED BY THE IRS TO BE TAXABLE INCOME TO YOU.