

AMENDMENT NO. 3
TO
AGC HEALTH BENEFIT TRUST
POLICY ON DOLLAR BANKS

The Trustees for the AGC Health Benefit Trust adopted a Policy on Dollar Banks in 1999, which has been amended through an Amendment No. 2. The Trustees further amend the Policy as follows:

1. Forfeiture of Dollar Bank Balances


In order to ease the administration of the Dollar Banks, the first sentence of 3.03 is revised to read as follows:

If the balance of an Employee's Dollar Bank is less than the Employer's Monthly Contribution for the Employee, the balance shall be forfeited as of a March 31 or September 30 if no contributions or withdrawals have been made to or from the Dollar Bank for the preceding six months.

2. Effective Date

The change made by this Amendment shall be effective March 31, 2015. The March 31, 2015 forfeiture shall occur as soon as practicable after the signing of this Amendment following that effective date.

AGC Health Benefit Trust

By: 
Norman Russell, Chair

Date signed: 6.16., 2015