

2000 STOCK OPTION

YOU CAN USE ONE OF THREE DIFFERENT WAYS TO EXERCISE YOUR STOCK OPTION.

1. CALL 1-888-772-1749 AND TALK TO A SERVICE REPRESENTATIVE TO HANDLE YOUR STOCK OPTION.
 - a. TO GET TO THE SERVICE REPRESENTATIVE YOU FOLLOW THESE INSTRUCTIONS:
 - i. YOU WILL RECEIVE THE GREETING AND YOU PRESS #1
 - ii. YOU WILL ENTER YOUR SOCIAL SECURITY NUMBER.
 - iii. YOU WILL EITHER ENTER YOU PERSON IDENTIFICATION NUMER (PIN #) OR YOU PRESS STAR (*) KEY TO GET THE SERVICE REPRESENTATIVE.
 - iv. YOU WILL THEN PRESS (0) AFTER THE NEXT INSTRUCTIONS.
 - b. YOU CAN ALSO CALL THIS NUMBER TO HAVE YOUR PERSONAL IDENTIFICATION NUMBER (PIN #), USER IDENTIFECATION NUMBER AND PASSWORD MAILED TO YOU. YOU MUST HAVE YOUR PIN # TO ACCESS THE ACCOUNT BY TELEPHONE. YOU MUST HAVE YOUR PIN #, USER IDENTIFICATION NUMBER AND PASSWORD TO REACH YOUR ACCOUNT BY INTERNET.
2. CALL 1-888-772-1749 AND ACCESS YOUR ACCOUNT BY USING YOUR PIN # TO CHANGE YOUR ACCOUNT.
3. ACCESS YOUR ACCOUNT BY GOING TO www.benefitaccess.com YOU WILL NEED YOUR PIN #, USER IDENTIFICATION NUMBER, AND PASSWORD TO ACCESS YOUR ACCOUNT.

NOTE: THERE IS A MINIUUM CHARGE TO CONDUCT THE TRANSACTION FOR YOU. THE CHARGE WILL BE WHICH EVER IS GREATER:

1. THE MINIMIUM CHARGE IS \$20.00 PLUS \$5.00 HANDLING AND POSTAGE.
2. \$0.08 PER SHARE WHEN SELLING ANYWHERE FROM 1 TO 1,000 SHARES.
3. \$0.07 PER SHARE WHEN SELLING ANYWHERE FROM 1,001 TO 5,000 SHARES.
4. \$0.07 PER SHARE WHEN SELLING ANYWHERE FROM 5,001 SHARES AND UP.