

MUTUAL OPERATIONS

Resident Communication at Monthly Meetings

The shareholders of the Mutual shall be permitted to address the Board of Directors during the monthly Board Meeting for up to one minute on topics being discussed and deliberated by the Board prior to the vote being taken.

Filibusters are not permitted.

The Board of Directors shall recognize shareholders with expertise or information on a topic or matter that would be beneficial for the Board to consider prior to the vote being taken.

MUTUAL ADOPTION

ONE: 08-27-09

(Aug 09)