

**MUTUAL OPERATIONS**

**STOCKHOLDERS MEETINGS**

**Shareholder Communication at Monthly Meetings**

The shareholders may speak at any meeting of the Board of Directors for a period not to exceed four (4) minutes as allowed under the Davis-Stirling Act, 1363.05 (h), except for meetings of the Board held in Executive Session.

**MUTUAL ADOPTION**

FIVE: 07-17-13

(Jul 13)