

Dear Traditional IRA Owner:

President Bush has signed legislation to waive Required Minimum Distribution (RMD) payments for 2009. This means you do not have a 2009 RMD.

As we believe many of our traditional IRA owners *already receiving periodic payments* will want to receive their scheduled 2009 payments, we will distribute 2009 periodic payments as usual, *unless* you inform us that you do not wish to receive payment.

Complete and return this notice to us **only if you do not want to receive your 2009 payments**. As always, if you have any questions or concerns regarding this matter, please feel free to call our Member Service Center at (585) 453-7030 or (800) 836-SFCU ext. 7030.

Sincerely,

The Summit Federal Credit Union

Please Respond

I have been receiving established post 70-1/2 payments, and **do not** want to receive my payment for 2009. I understand that my scheduled payments(s) will resume in 2010.

IRA Owner's Name

Account Number

IRA Owner's Address

IRA Owner's Signature