

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
FIRSTRUST BANK HEALTH AND WELFARE PLAN**

This Summary of Material Modification ("SMM") modifies some of the information contained in the Plan Descriptions for the Firsttrust Bank Health and Welfare Plan.

Note: In the event of any discrepancy between this SMM and the Plan descriptions, the provisions of this SMM will govern.

Modification

Effective October 1, 2023, the eligibility rules for certain benefits will change. In particular, employees should be aware of the following new eligibility requirements for Medical/RX, Dental, Vision, Accident, Critical Illness, and Hospital Indemnity which may apply to employees and/or their qualifying dependents:

Full-time and Part-time employees regularly scheduled to work at least 30 hours per week are eligible for the above listed coverages on the 1st of the month following 30 days of employment. Eligible employees hired between July 5, 2023, and September 1, 2023 are eligible for coverage on October 1, 2023.

For further information regarding changes to the Plan's eligibility date rules, please contact Vicki Driggs, Payroll and Benefits Manager.