



Important Required Minimum Distribution (RMD) Notice

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. Should you have any questions regarding this notice, or your IRA at the Credit Union, please contact Mary Ann Jackson at 215-333-1201, ext. 110.

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