



Important Required Minimum Distribution (RMD) Notice

Dear IRA Beneficiary:

President Bush has signed legislation to waive Required Minimum Distribution (RMD) payments for **2009**. This waiver impacts Traditional and Roth IRA beneficiaries who elected to receive their death benefit funds in periodic payments.

We plan to distribute periodic payments as usual to IRA beneficiaries who selected them, unless we are informed that a beneficiary does **not** wish to receive the 2009 payment.

Complete and return this notice to us **only** if you do **not** want to receive your **2009** payment. 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 do **NOT** want to receive periodic payments in 2009. I understand that scheduled payment(s) will resume in 2010.

Name of Deceased IRA Owner

Account Number

Name of IRA Beneficiary

Beneficiary's Address

Beneficiary's Signature