

SUMMARY OF STOCK SPLIT

- **Type of split:** Two-for-one (one new share of common stock issued for each share held on the record date).
- **Dates:** Record date – May 25, 1999; Distribution date – June 15, 1999.
- **Tax Implications:** The stock split should have no adverse federal or state income tax consequences. You should not recognize any taxable income upon the receipt of the additional shares. Your adjusted tax basis on these new shares and each share you originally owned will be equal to one-half of the cost basis for shares owned immediately prior to the split. **You are encouraged to consult your tax advisor with any tax questions you have regarding this stock split.**