Subject: COVID-19 Update 4-23-20

Date: Thursday, April 23, 2020 at 12:10:47 PM Central Daylight Time

From: Mike Heitmann

To: ZZComplete e-mail list

Good afternoon, employee-owners:

Below is an update on our COVID-19 response. The first part is additional information and the second part provides answers to the questions that have been submitted.

ADDITIONAL INFORMATION:

• Many people have asked what will happen when cities and states begin lifting the stay-at-home restrictions and people currently working at home are able to return to their offices. The response team is closely monitoring this and thinking through various ways this could unfold. We don't know vet exactly what the plan looks like. As soon as the picture becomes clearer, we will let everyone know. We are fortunate that we can continue operating with many of our employee-owners working from home. We are anxious to get back to normal, but at the same time, we do not want to unnecessarily move too quickly.

QUESTIONS SUBMITTED:

1. Will the additional \$2/hr paycheck apply to the overall compensation value that is used for ESOP benefit/quarterly incentive calculation?

ANSWER: Yes.

2. Why I am seeing 401K deductions from this paycheck but not HSA deductions? I see both on my regular paycheck.

ANSWER: Your 401(k) deduction is a percentage of your total income, which includes this extra \$2/hr. The HSA is a fixed dollar amount, set at the beginning of each year, that comes out of your regular paycheck.

As always, please continue submitting your questions to covid19@garney.com.

Mike Heitmann

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