

TO OUR EMPLOYEES:

We wish to announce that The Krapf Group 401(k) Plan ("Plan") has been amended, effective August 20, 2024. Therefore, in order to conform your Summary Plan Description ("SPD") to reflect the Plan's amended provisions, please note the following changes:

1. In order to remove Birnie Bus Service, Inc.; Birnie Management Company, Inc.; Birnie Bus Tours, Inc.; Birnie Transportation Services, Inc.; Arthur F. Mulligan, Inc. and Birnie Transit, Inc. as Participating Employers under the Plan, the following is removed from the **Participating Employers(s)** subsection in the Section entitled **Important Information About the Plan**:

"Birnie Bus Service, Inc.
1030 Andrew Drive
West Chester, PA, 19380
EIN: 15-0622978

Birnie Bus Tours, Inc.
1030 Andrew Drive
West Chester, PA, 19380
EIN: 16-1338638

Birnie Transportation Services, Inc.
1030 Andrew Drive
West Chester, PA, 19380
EIN: 16-1381779

Arthur F Mulligan, Inc.
1030 Andrew Drive
West Chester, PA, 19380
EIN: 14-1485126

Birnie Transit, Inc.
1030 Andrew Drive
West Chester, PA, 19380-4291
EIN: 35-2628937

Birnie Management Company, Inc.
1030 Andrew Drive
West Chester, PA, 19380
EIN: 82-1404287"

2. In order to 100% vest certain participants, the following is substituted for the answer to the question "**How do I know which portion of my account is vested?**" in the Section entitled **Ownership of Your Account (Vesting)**:

"You are always 100% vested in (i.e., have full ownership of) the following portions of your account:

- salary deferral contributions
- Roth deferral contributions
- catch-up contributions
- voluntary after-tax contributions
- rollover contributions
- safe harbor matching contributions
- Employer contributions for Septran, Inc. employees as a result of a partial Plan termination
- any earnings on the above contributions

Matching contributions, nonelective contributions and minimum contributions, if any, become "vested" based on your number of years of service with your Employer. The schedule below shows how your vested percentage is determined:

<u>Completed Years of Service</u>	<u>Vested Percentage</u>
Less Than 1	0% Vested
1	20% Vested
2	40% Vested
3	60% Vested
4	80% Vested
5 or more	100% Vested

NOTE: If you were an active participant of Birnie Bus Service, Inc.; Birnie Management Company, Inc.; Birnie Bus Tours, Inc.; Birnie Transportation Services, Inc.; Arthur F. Mulligan, Inc. or Birnie Transit, Inc. as of August 20, 2024 impacted by the sale of Birnie Bus Companies, a division of Krapf Bus on August 20, 2024, you are 100% vested in your account balance.

Your vested percentage is directly tied to your years of service. You will be credited with a year of service if you complete 1,000 hours during a consecutive 12-month period ending on each December 31st. If you go on a qualified military service leave, for purposes of determining years of service, such period of leave will be counted upon your return to employment.

In addition, you will be 100% vested in matching contributions, nonelective contributions and minimum contributions, if any, and the earnings on such contributions if, while employed by your Employer,

- you attain the Plan's early retirement age of 60 with 5 years of service or the Plan's normal retirement age of 65
- you become permanently disabled
- you die

You will be considered disabled if you furnish proof of the existence of a disability in the form and manner consistent with the requirements of the Social Security Administration to receive benefits. In other words, if you are not able to work in any substantially gainful activity because of any physical or mental impairment(s) that can be shown medically and those impairments are expected to result in death or to last for a continuous period of more than 12 months, you may be considered disabled under the Social Security Administration's guidelines. Furnishing a letter from the Social Security Administration stating that you are entitled to disability benefits would be sufficient proof of your disability."

Please attach this notice to your SPD for future reference.

The Krapf Bus Companies