

Dear Retiree:

By the date noted, your monthly benefit will be posted to your bank account.

<u>Your</u>	<u>Will Be Deposited On:</u>
January	January 2, 2003
February	February 3, 2003
March	March 3, 2003
April	April 1, 2003
May	May 1, 2003
June	June 2, 2003
July	July 1, 2003
August	August 1, 2003
September	September 2, 2003
October	October 1, 2003
November	November 3, 2003
December	December 1, 2003
January 2003	January 2, 2004

Our toll free number is:

1-800-848-1953

Very truly yours,

MICHAEL C. FELICE, JR.
Chairman