

IMPORTANT ANNOUNCEMENT: On July 1, 2008, CitiStreet, LLC (“**CitiStreet**”), the Third Party Administrator/recordkeeper for the Island Savings Plan, became a part of the ING Group (“**ING**”). ING is one of the world's largest and most respected financial institutions and a leading provider of retirement and wealth management services. The transition is anticipated to be seamless, and this change will not affect your account or investment(s) in the Plan. Rest assured, you do not need to do anything and can continue to access your account as you do today. In the next few months, CitiStreet’s name will be changed to ING. More detailed information will be featured in the Plan’s next 3rd *Quarter* newsletter.