

RESOLUTION OF THE
WHITE MOUNTAIN APACHE TRIBE OF THE
FORT APACHE INDIAN RESERVATION

WHEREAS, the Tribal Council of the White Mountain Apache Tribe adopted the White Mountain Apache Tribe Retirement Savings Plan, effective May 1, 1991 ("Plan 3"), which was subsequently amended by the First through Fourth Amendments to the Plan, as a qualified plan under Section 401(a) of the Internal Revenue Code of 1986 (the "Code"), in order to provide the Tribe's employees with the opportunity to save for their retirement on a tax-favored basis; and

WHEREAS, the Tribal Council of the White Mountain Apache Tribe adopted the White Mountain Apache Tribe Discretionary Contribution Plan, effective May 1, 1989 ("Plan 2"), as a qualified plan under Section 401(a) of the Code, in order to provide the Tribe's employees with the opportunity to save for their retirement on a tax-favored basis; and

WHEREAS, the Tribal Council has decided to make certain changes to the plans as set forth in the First Amendment to Plan 2 and as set forth in the Fifth Amendment to Plan 3, to provide for an optional age 55 early retirement under each plan to better serve the needs of Tribal employees, and to make certain other clarifying changes; and

WHEREAS, the Internal Revenue Service has already approved the proposed changes as set forth in the First Amendment to Plan 2 and the Fifth Amendment to Plan 3 which were sent to the IRS in proposed form via cover letter dated October 25, 1995 during the IRS' recent review of the plans; and

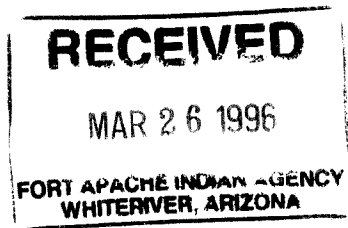
WHEREAS, the Tribal Council further desires to amend Plan 3 and Plan 2 to make certain clarifications concerning the revised distribution provisions under those plans, and also to allow seasonal employees working at the White Mountain Community Development Corporation to participate in Plan 3 to the same extent that seasonal employees working at the Sunrise Park Resort may participate in Plan 3.

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that the Fifth and Sixth Amendments to Plan 3 and the First and Second Amendments to Plan 2, as presented to the Tribal Council, modifying the distribution provisions, providing for an optional age 55 early retirement age, allowing seasonal employees working for White Mountain Community Development Corporation to participate in Plan 3, and making certain clarifying changes be, and hereby are, approved and adopted.


BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that the Chairman of the Tribal Council is hereby authorized to execute said amendments and to make such changes therein as may be suggested by the Tribe's pension attorneys as long as said changes are merely administrative in nature and do not significantly increase the cost of the plans or seriously detract from the benefits provided to employees.

BE IT FURTHER RESOLVED by the Tribal Council of the White Mountain Apache Tribe that the acts and deeds of the members of the Tribal Council necessary to carry out the intent and purpose of these Resolutions be, and the same hereby are, ratified, confirmed and adopted as the acts and deeds of the Tribe.

The foregoing resolution was on March 15, 1996, duly adopted by a vote of eight for and zero against by the Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article IV, Section 1 (a), (b), (i), (s), (t), (u) of the Constitution of the Tribe, ratified by the Tribe September 30, 1993, and approved by the Secretary of the Interior on November 12, 1993, pursuant to Section 16 of the Act of June 18, 1934 (48 Stat. 984).




Chairman of the Tribal Council


Secretary of the Tribal Council