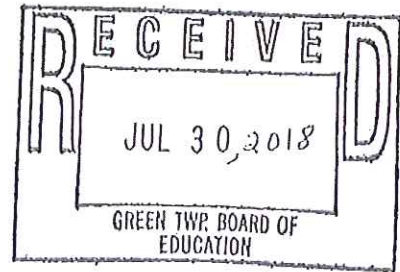


Teresa M Ruch



July 30, 2018

To: Sallyann McCarty;

Please accept this letter as my notice of resignation due to retirement. I am making this effective January 25, 2019.

Sincerely,

A handwritten signature in cursive script, appearing to read "Teresa M Ruch".

Teresa M Ruch