

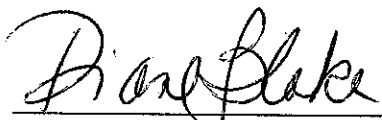
**OFFICER'S CERTIFICATE REGARDING THE
PENSION PROTECTION ACT OF 2006 AMENDMENT
TO THE
Union College Defined Contribution Retirement Plan
FOR EMPLOYEES OF Union College**

The undersigned, being a duly authorized officer of Union College (the "Institution"), acting pursuant to the authority granted to the officers of the Institution by the resolutions of the Board of Trustees of the Institution adopted on October 15, 1994, hereby approves and adopts the following resolution:

RESOLVED that, effective as of the date set forth in the attached Pension Protection Act Election document, the Union College Defined Contribution Retirement Plan is hereby amended substantially in the form attached hereto; and

RESOLVED that, the officers of the Institution be, and each of them hereby is, authorized and directed to take such further action as may be necessary or advisable to effectuate the foregoing resolution, including, but not limited to, providing notification to certain interested parties of such amendments.

IN WITNESS WHEREOF, I have executed this document on the 24th day of October, 2007.



Diane T. Blake

Vice President for Finance & Administration

Pension Protection Act of 2006 Plan Amendment Election Form

Election	Amendment	Details
Non-Spousal Rollover Provision	<input checked="" type="checkbox"/> Adopt <input type="checkbox"/> Don't adopt*	Section 829 of the Pension Protection Act permits a 403(b), 401(a), 403(a), 401(k) or governmental 457(b) plan to adopt a plan feature permitting a non-spouse beneficiary to voluntarily elect to make a direct rollover of a plan distribution to an inherited IRA.
Hardship or Unforeseen Emergency Distributions	<input checked="" type="checkbox"/> Adopt <input type="checkbox"/> Don't Adopt	Section 826 of the Pension Protection Act permits 403(b) and 401(k) plans to make hardship distributions to a participant if his or her beneficiary experiences an event that would previously have qualified as a hardship if experienced by the participant or his or her spouse or dependent. Section 826 also permits 457(b) and 457(f) plans to make unforeseen emergency distributions to a participant if his or her beneficiary experiences an event that would previously have qualified as an unforeseen emergency if experienced by the participant or his or her spouse or dependent.
<p>* While adoption of the non-spousal rollover provision is currently optional, if you elect not to adopt this provision at the current time, and subsequent legislation makes adoption of this provision mandatory, TIAA-CREF will administer your plan assuming that you will amend your plan to incorporate this feature by the required beginning date, unless you provide other instructions.</p>		

Institution: Union College

Plan Name & Number: PPG #0201 - Union College

Name: Diane T. Blake

Title: VP for Finance & Administration

Signature: Diane Blake

Date: 10/26/07

For Internal Use Only

Plan Number: _____

TASK TYPE: PLNMNTDOCS

Pension Protection Act of 2006 Plan Amendment Election Form

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* While adoption of the non-spousal rollover provision is currently optional, if you elect not to adopt this provision at the current time, and subsequent legislation makes adoption of this provision mandatory, Fidelity Investments will administer your plan assuming that you will amend your plan to incorporate this feature by the required beginning date, unless you provide other instructions.

Institution: Union College

Plan Name & Number: Union College Defined Contribution Retirement Plan
89905

Name: Eric Noll

Title: Director of HR

Signature: Eric Noll

Date: 12/19/07