

DCCCA, INC. 403(b) PLAN ("PLAN")

QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURE

In the case of any Domestic Relations Order ("DRO") received by the Plan, its status as a Qualified Domestic relations Order ("QDRO") under the Employee Retirement Income Security Act ("ERISA") and the Internal Revenue Code will be determined under the following procedures. The Plan Administrator is responsible for administering the QDRO Procedure. The purpose of the QDRO Procedure is to establish a reasonable and consistent procedure for determining the qualified status of a Domestic Relations Order and for making distributions pursuant to a Domestic Relations Order which qualifies under Internal Revenue Code Section 414(p).

Procedure prior to receipt of order. The Plan will apply the following procedure prior to the Plan's receipt of a Domestic Relations Order.

1. Suspension of Participant distributions or loans. If the Plan Administrator is on notice (verbal or written) regarding a pending domestic relations action (e.g., a divorce) and has a reasonable belief the Participant's account may become subject to a QDRO, the Plan Administrator may suspend processing the Participant distribution or loan requests pending resolution.

2. Removing hold on the account. After placing a hold on the account, the Plan Administrator should notify the Participant of the hold on the account. In order to remove the hold, the Plan Administrator should request the Participant to provide written confirmation that a court will not issue a QDRO with respect to the account; such as a property settlement agreement awarding the entire account to the Participant.

Procedure after receipt of order. The Plan will apply the following procedure whenever it receives a DRO which purports to be a QDRO.

1. Notice to Participant and to alternate payee. Within a reasonable time period after receipt of a domestic relations order, the Plan Administrator will notify the Participant and any alternate payee of the receipt of the order, and will deliver to the Participant and to each alternate payee a copy of this QDRO Procedure.

2. Notice to Trustee. The Plan Administrator, within a reasonable time period after receipt of a Domestic Relations Order, will notify the Trustee of the receipt of the order. The Plan Administrator may separately account (and may segregate) the amount of the Participant's benefit which is subject to the order.

3. Review of order. The Plan Administrator will review the order within a reasonable time to determine its qualified status. After review, the Administrator will determine whether the order is a QDRO.

4. Suspension of distributions and loans. If the Participant is eligible to receive benefits or loans from the Plan at the time of receipt of the order, the Plan Administrator will suspend distributions and loans to the Participant to the extent the Plan Administrator deems necessary to comply with the order should the Plan Administrator determine the order is a QDRO.

5. Determination order is a QDRO. If the Plan Administrator determines the order is a QDRO:

a. The Plan Administrator will notify the Participant and each alternate payee that the order is a QDRO and the Plan will distribute pursuant to the QDRO. The Plan Administrator will notify the Participant and each alternate payee of the decision within a reasonable period of time after the determination.

b. If the QDRO requires immediate payment, the Plan will pay the designated benefits as soon as administratively feasible.

c. The Plan Administrator will advise the Participant when the Plan has completed payment to the alternate payee.

d. The Plan may maintain a separate accounting (which may include a segregated account) for each alternate payee until the Plan has completed benefits under the QDRO.

e. Each alternate payee is entitled to file with the Plan a beneficiary designation in the same manner as a Participant in the Plan, except that if the Plan is subject to the joint and survivor annuity requirements, the joint and survivor annuity provisions do not apply to the alternate payee's spouse.

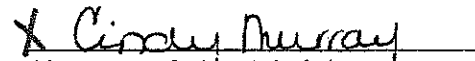
6. Determination order is not a QDRO. If the Plan Administrator determines the order is not a QDRO:

a. The Plan Administrator will advise the Participant and each alternate payee of the adverse decision and of the reasons for the adverse decision. The Plan will advise the Participant and each alternate payee of the decision within a reasonable period of time after the determination.

b. The Plan Administrator will discontinue separate accounting, if applicable, for the amounts payable under the order. The Plan will pay the benefits to the party entitled to receive the benefits. If the Participant is not entitled to a present distribution of any of the benefits, the Plan will continue to account for the Participant's benefits as if the Plan had not received the order.

c. If the Plan Administrator determines the status of the order within the 18-month period beginning on the date the order would require the first payment, the Plan Administrator may delay distribution of any benefits subject to the order if the Plan

Administrator has reason to believe a party will seek to cure the defects in the order. The Plan Administrator will continue to delay distribution during the period the Plan Administrator determines to be necessary to fulfill the Plan Administrator's fiduciary duties under the Plan.


Signature of Plan Administrator