


SECOND AMENDMENT
TO
THE U.S. ARMY NONAPPROPRIATED
FUND EMPLOYEE 401(k) SAVINGS PLAN

This SECOND AMENDMENT to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan, amended and restated effective 1 January 2014 (the "Plan"), is made in accordance with Section 11.1 of the Plan effective as of the dates set forth below, by the Plan Sponsor, effective as of the date provided below:

Effective 1 January 2016, Section 8.2(j) shall be amended to read as follows:

(j) Effective January 1, 2016, a Participant may request and have only one outstanding loan (primary residence or general) at a time; provided that Participants with one or more outstanding loans as of that date may continue to repay such outstanding loans, but may not request an additional loan. A Participant must also wait a minimum of six months from the date the loan is paid off before another loan can be requested. A Participant may not request a loan from the Plan if the Participant is in default on a loan as defined in Section (h), and this restriction shall apply for the 12-month period beginning after the Participant's most recent default on such Participant's loan.

Pursuant to the authority of the Secretary of the Army and as prescribed by Army Regulation 215-1, this Second Amendment to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan Restated effective 1 January 2014 is hereby adopted.



Stephanie L. Hoehne
Director, G9



Date