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<b>Assets:</b>			
Investments, at fair value	\$	743,589	\$ 719,953
Notes receivable from participants		21,929	20,119
Receivables from transfers to the Plan (Note 1)		—	5,125
Receivables – Employee contributions		84	569
Receivables – Employer contributions		67	716
<b>Total assets</b>		<b>765,669</b>	<b>746,482</b>
<b>Liabilities:</b>			
Accrued administrative expenses		17	113
<b>Total liabilities</b>		<b>17</b>	<b>113</b>
Net assets reflecting investments at fair value		765,652	746,369
Adjustment from fair value to contract value for fully benefit-responsive investment contracts		(862)	(901)
<b>Net assets available for benefits</b>	<b>\$</b>	<b>764,790</b>	<b>\$ 745,468</b>

See accompanying notes to financial statements.





(e) ***Vesting***

Participants are immediately vested in their elective contributions and Company Safe Harbor Matching Contributions, plus actual earnings thereon. Eligible participants become vested in any balance of their Company nonelective contributions upon three years of service.

(f) ***Payment of Benefits andn***

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The following are the significant accounting policies followed by the Plan:

(a) ***Basis of Accounting***

The Plan's financial statements are prepared on the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America ("GAAP").

(b) ***Use of Estimates***

The preparation of financial statements in conformity with GAAP requires management of the Plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from these estimates.

(c) ***Investment Valuation and Income Recognition***

The Plan's investments are stated at fair value. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade date basis. The Plan presents in the Statements of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of its investments, which consists of the realized gains and losses on investments bought and sold during the year, and the unrealized gains and losses on investments held during the year. Expenses associated with the Plan's investment portfolio are included in net appreciation (depreciation) in fair value of investments. Dividends are recorded on the record date. Interest income is recorded on the accrual basis.

(d) ***Fully Benefit-Responsive Investment Contracts***

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Statements of Net Assets Available for Benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The Statements of Changes in Net Assets Available for Benefits are prepared on a contract value basis, which represents the principal balances of the contracts, plus accrued interest at the stated rate, net of payments received and contract charges by the insurance company.

The Plan holds investments in a fully benefit-responsive investment contract, Fidelity Managed Income Portfolio II Class 2 Fund ("Fidelity MIP II Fund"). The contract value of the Fidelity MIP II Fund was \$59,033,000 and \$63,103,000 as of December 31, 2014 and 2013, respectively.

For the years ended December 31, 2014 and 2013, the effective annual yield for the Fidelity MIP II Fund was approximately 1.70% and 1.59%, respectively, and the crediting interest rate to participants was approximately 1.38% and 1.14%, respectively.

(e) ***Notes Receivable from Participants***

Notes receivable from participants represents the unpaid principal balance plus any accrued but unpaid interest of participant loans. Interest income on notes receivable from participants is recorded when it is earned. No allowance for credit losses was recorded as of December 31, 2014 and 2013. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit distribution is recorded.

(f) ***Payment of Benefits***

Benefit distributions to participants are recorded when paid.





Fair value is defined as the price

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