THIS NOTICE HAS BEEN AMENDED TO REFLECT AN EFFECTIVE DATE OF NOVEMBER 1, 2015. THIS NOTICE SUPERCEDES THE PREVIOUS NOTICE WITH AN EFFECTIVE DATE OF OCTOBER 1, 2015.

GMS 401(K) PLAN

AUTO ENROLLMENT NOTICE
REFUND NOTICE

The following information is intended to give you notice of certain provisions of the GMS 401(k) Plan that will apply for the plan year beginning November 1, 2015. We are offering an automatic enrollment feature.

This notice gives you important information about some Plan rules, including the Plan's automatic enrollment feature and Employer contributions. The notice covers these points:

* Whether the Plan's automatic enrollment feature applies to you;
* If the Plan's automatic enrollment feature applies to you, what amounts will be automatically taken from your pay and contributed to the Plan;
* What types of contributions you can make to the plan;
* What amounts the Employer will contribute to your Plan account;
* How your Plan account will be invested;
* When your Plan account will be vested (that is, not lost when you leave your job), and when you can get your Plan account; and
* How you can change your contributions.

You can find out more about the Plan in another document, the Plan's Summary Plan Description (SPD). The SPD section "ELIGIBILITY FOR PARTICIPATION" provides detailed information about the Plan's eligibility rules for different contributions under the Plan.

Does the Plan's automatic enrollment feature apply to me?

If you become eligible for Elective Deferrals and do not want to be automatically enrolled, you need to submit a contribution election to the Plan Administrator by November 1, 2015 or your entry date if later.

If the Plan's automatic enrollment feature applies to me, what amounts will be automatically taken from my pay and contributed to the Plan?

If you do not complete a contribution election by November 1, 2015, or your entry date if later, automatic contributions in the amount of 2% of your compensation for each pay period will be taken from your pay and contributed to the Plan. This will start with your first paycheck on or after November 1, 2015. The items that are considered "compensation" are described in the Summary Plan Description under the heading "Compensation" in the section "CONTRIBUTIONS TO THE PLAN".

Your contributions to the Plan are taken out of your pay and are not subject to federal income tax at that time. Instead, they are contributed to your Plan account and can grow over time with earnings. Your account will be subject to federal income tax only when withdrawn. This helpful tax rule is a reason to save for retirement through Plan contributions.

Contributions will be taken out of your pay if you do nothing. But you are in charge of the amount that you contribute. You may decide to do nothing and become automatically enrolled, or you may choose to contribute an amount that better meets your needs. For example, you may want to get the full amount of the Employer's Matching Contributions by contributing an amount that will maximize your Matching Contributions. You can change your contributions by going to the participant website or calling the plan's voice response unit. You can enroll in the Plan easily and conveniently from the Start Right Website at www.startright.bokf.com or by calling a Participant Service Representative at 1-800-876-9557. Such election will become effective as soon as administratively feasible after it is received by the Plan Administrator.

If you want to contribute more to your account than would be provided automatically, there are limits on the maximum amount. These limits are described in "What type of contributions may I contribute to the Plan?" below.

What type of contributions may I contribute to the Plan?

You may elect to make contributions to the Plan known as Elective Deferrals.

Your Elective Deferrals may be made on a pre-tax basis or on an after-tax basis (Roth Contributions). You may elect to defer from 1% up to 100% of your compensation as Elective Deferrals. Please note that your deferrals are also limited by the annual IRS limit on Elective Deferrals to defined contribution plans ($18,000 in 2015). However, if you are age 50 or over, you may defer an additional amount (up to $6,000 in 2015).

You must designate how much you would like to contribute as a pre-tax contribution and how much you would like to contribute as an after-tax Roth Contribution. If certain requirements are met, a "qualified distribution" from your Roth Contribution account in the Plan will not be taxed. Please see the Summary Plan Description for more information.

The limits on the maximum amount you can contribute and the items that are considered "compensation" are described in the Summary Plan Description under the headings, "Elective Deferrals" and "Compensation", both found under the section "CONTRIBUTIONS TO THE PLAN".

In addition to the contributions taken out of my pay, what amounts will the Employer contribute to my Plan account?

If you are automatically enrolled or if you choose your own contribution level, the Employer may make Matching Contributions if you are also eligible for Matching Contributions. See the heading "Matching Contributions" in the "ELIGIBILITY FOR PARTICIPATION" section of the SPD for details on eligibility for Matching Contributions. The method for allocating any Matching Contributions is described in the Summary Plan Description under the heading "Matching Contributions".

The Employer may exercise its discretion to declare Profit Sharing Contributions. The method for allocating any additional contribution is described in the Summary Plan Description under the heading "Profit Sharing Contributions" in the "CONTRIBUTIONS TO THE PLAN" section and eligibility for Profit Sharing contributions is described under the same heading in the "ELIGIBILITY FOR PARTICIPATION" section.

How will my Plan account be invested?

The Plan lets you invest your account in a number of different investment funds. Unless you choose a different investment fund or funds, your Plan account will be invested in accounts selected by the Plan. See the attached Qualified Default Investment Alternative information which provides information on the default fund you will be invested in if you fail to make an investment election.

You can change how your Plan account is invested, among the Plan's offered investment funds, by going to the participant website or calling the plan's voice response unit. You can change how your Plan account is invested, among the Plan's offered investment funds, by going to www.startright.bokf.com or calling 1-800-876-9557.

When will my Plan account be vested and available to me?

You will always be fully vested in your Elective Deferral Account, Rollover Contribution Account and Qualified Nonelective Contribution Account accounts in the Plan.

Your Matching Contributions and your interest in your Profit Sharing Contribution Account will vest based on your years of vesting service in accordance with the following schedule:

Years of Vesting Service	Vesting Percentage
Less than Two Years	0%
Two Years but less than Three Years	20%
Three Years but less than Four Years	40%
Four Years but less than Five Years	60%
Five Years but less than Six Years	80%
Six or More Years	100%

To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. For more information about years of service, you can review the "VESTING" section of the Plan's SPD.

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally, you may only withdraw vested money after you leave your job. Also, there may be an extra 10% tax on distributions before age 59-1/2. Your beneficiary can get any vested amount remaining in your account when you die.

You may be able to take out certain vested money if you have a hardship, including withdrawals on certain employer accounts. Hardship distributions are limited to the dollar amount of your Elective Deferral contributions (earnings of Elective Deferrals may not be distributed for hardship withdrawals). They also may not be taken from Safe Harbor Contributions or special non-elective contributions. Hardship distributions must be for a specified reason – for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, or qualifying burial or funeral expenses. Before you can take a hardship distribution, you must have taken other permitted withdrawals and loans from qualifying Employer plans. If you take a hardship distribution, you may not contribute to the Plan or other qualifying Employer plans for 6 months.

The following inservice distributions are also permitted:

Rollover Contribution Account. You may receive a distribution from your Rollover Contribution Account at any time.

Normal Retirement Date. At any time after reaching your normal retirement date but before actual retirement, you may elect to commence the distribution from your Elective Deferral and Employer accounts if you provide the Plan Administrator with a written election to that effect.

You can learn more about the Plan's inservice withdrawal rules in the "INSERVICE DISTRIBUTIONS" section of the Plan's SPD. You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

Can I change the amount of my contributions?

You can always change the amount you contribute to the Plan. If you know now that you do not want to contribute to the Plan, you will want to complete a contribution election electing zero contributions by November 1, 2015 or your entry date if later. That way, you avoid any automatic contributions.

You may elect to start, increase or reduce your elections to contribute to the Plan effective as of the first day of each plan quarter. Notwithstanding the foregoing, you may totally suspend your elections at any time.

The plan administrator may establish rules regarding the manner in which your elections are made. The rules may also require that certain advance notice be given of any election. Your election regarding Elective Deferrals is only effective for compensation you will receive in the future. Please contact the individual indicated below for information on making contributions to the Plan.

But, if you do not complete your election in time to prevent automatic contributions, you can withdraw the automatic contributions for a short time, despite the general limits on Plan withdrawals. During the 90 days after automatic contributions are first taken from your pay, you can withdraw the prior automatic contributions by completing a refund request to the Plan Administrator. The amount you withdraw will be adjusted for any gain or loss. If you take out your automatic contributions, you lose Employer contributions that matched the automatic contributions (if applicable). Also, your withdrawal will be subject to federal income tax (but not the extra 10% tax that normally applies to early distributions). If you take out automatic contributions, the Employer will treat you as having chosen to make no further contributions. However, you can always choose to continue or restart your contributions by making a new wage deferral election.

If you have any questions about how the Plan works or your rights and obligations under the Plan, or if you would like a copy of the Plan's SPD or other Plan documents, please contact the Plan Administrator at:

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