



November 1, 2018

Dear CMA Employee,

As a valued employee and true asset of the Company, I wanted to share some news with you. As of 10/31/18, CMA filed to reorganize under Chapter 11 of the U.S. Bankruptcy Code.

As many of you know, the Company has been experiencing financial difficulty due to the continual quarterly funding of the pension plan put into place in the 1960's. After researching all of our options, we decided that reorganizing via the Court would be the best decision for CMA. Please know this decision was not made lightly. We looked at all of the alternatives available to CMA prior to filing our Chapter 11 petition.

As we move through this process there are several important facts you should know and remember:

- ***CMA is NOT going out of business.*** We filed to reorganize, not liquidate.
- We expect our daily operations to continue without interruption.
- You will continue to be paid and receive your normal benefits. We have asked the Court for authorization to pay wages, salaries, and commissions and to maintain all benefits for all of our employees in the ordinary course of business and expect the Court to grant our request at a hearing in the next few days.
- Our members are still a priority. Now more than ever, we need them to remain our members.

We want to assure you that we have adequate cash to continue funding operations as we develop a plan to emerge from Chapter 11. All member services will continue without interruption.

You can find more information at <http://www.kccllc.net/cma>. We will do our best to keep you updated on our progress throughout the reorganization. If you have additional questions please ask me, Juliet or Chuck or call our special toll-free restructuring information line at 866-967-1788 for callers in the U.S. and Canada or 310-751-2688 for international callers or by email to CMAinfo@kccllc.com.

The Senior Management Team greatly appreciates your continued efforts and support. Thank you for your loyalty.

Sincerely,

A handwritten signature in black ink that reads "Kim Lamberty". The signature is written in a cursive, flowing style.

Kimberly Lamberty
President and CEO