1. THE PERSONAL EXEMPTIONS ALLOWED ARE:
   (a) Single individuals - $6,000
   (b) Married individuals (jointly) - $12,000
   (c) Head of family - $9,500
   (d) Dependents - $1,500
   (e) Blind - $1,500
   (f) Age 65 or older - $1,500
   (g) Spouse
   (h) Wife

2. CLAIMING PERSONAL EXEMPTIONS:
   (a) SINGLE INDIVIDUALS enter $6,000 on Line 1.
   (b) MARRIED INDIVIDUALS are allowed a joint exemption of $12,000.

   If the spouse is not employed, enter $12,000 on Line 2.(a).

   If the spouse is employed, the exemption of $12,000 may be divided between
   taxpayer and spouse in any manner they choose - in multiples of $500. For
   example - taxpayer may claim $6,500 and spouse claims $5,500, or
   taxpayer may claim $8,000 and spouse claims $4,000. The total claimed
   by taxpayer and spouse may not exceed $12,000. Enter amount claimed
   by you on Line 2(b).

   (c) A HEAD OF FAMILY is a single individual who maintains a home which
   is the principal place of abode for himself and at least one dependent.

   Single individuals qualifying as a head of family enter $9,500 on Line 3.

   If the taxpayer has more than one dependent, additional exemptions
   are applicable. See item (d).

   (d) An additional exemption of $1,500 may generally be claimed for each
   dependent of the taxpayer. A dependent is any relative who receives
   chief support from the taxpayer and who qualifies as a dependent for
   Federal income tax purposes. Head of family individuals may claim an
   additional exemption for each dependent excluding the one which is
   required for head of family status. For example, a head of family
taxpayer has 2 dependent children and his dependent mother living with
   him. The taxpayer may claim 2 additional exemptions. Married or single
   individuals may claim an additional exemption for each dependent, but
   should not include themselves or their spouse. Married taxpayers may
   divide the number of their dependents between them in any manner
   they choose; for example, a married couple has 3 children who qualify
   as dependents. The taxpayer may claim 2 dependents and the spouse 1;
   etc. The total claimed by the two taxpayers cannot exceed
   $12,000. Enter amount claimed by you on Line 2(b).

3. TOTAL EXEMPTION CLAIMED:

   Add the amount of exemptions claimed in each category and enter the
   total on Line 6. This amount will be used as a basis for withholding income
   tax under the appropriate withholding tables.

4. A NEW EXEMPTION CERTIFICATE MUST BE FILED WITH YOUR
   EMPLOYER WITHIN 30 DAYS AFTER ANY CHANGE IN YOUR
   EXEMPTION STATUS.

5. PENALTIES ARE IMPOSED FOR WILLFULLY SUPPLYING FALSE
   INFORMATION OR WILLFULLY FAILING TO SUPPLY INFORMATION
   WHICH WOULD REDUCE THE WITHHOLDING EXEMPTION.

6. IF THE EMPLOYEE FAILS TO FILE AN EXEMPTION CERTIFICATE
   WITH HIS EMPLOYER, INCOME TAX MUST BE WITHHELD BY THE
   EMPLOYER ON TOTAL WAGES WITHOUT THE BENEFIT OF
   EXEMPTION.

7. IMPORTANT: USE THIS FORM ONLY FOR PAY PERIODS IN 2000
   AND AFTER.