

Hub Advisory



401K Open Enrollment for January 1, 2009

Open enrollment for the 401(k) Plan is beginning in December for a January 1, 2009 effective date. This enrollment period is a time for employees who are eligible for the 401(k) program but not enrolled to enroll for the first time. It is also a time for employees who are currently participating to make changes to their deferral percentages or to meet with our 401(k) representative to talk about current and future 401(k) allocations. If you are newly eligible to the 401(k) or if you have any questions about your existing 401(k) we encourage you to contact Vic Aellen in order to learn about the program and options that are available to you.

If you are interested in talking with Vic you may contact him at 616-871-6538 and he will be able to help you with any questions you may have.

Please keep in mind that the deadline for enrolling in the 401(k) plan is December 31, 2008. Human Resources must receive your enrollment form by that date in order to ensure that you are set up for the first payroll in January of 2009. This is also the deadline for any deferral changes you wish to make. Any request turned in after the December 31st deadline for increasing or decreasing the percent you have deducted each week (other than changing the amount to zero) will not be processed until the beginning of the next quarter.

Finally, if you are a newly eligible employee you will be receiving a separate letter with this memo notifying you of your eligibility status. If you are interested in enrolling and wish to receive a 401(k) folder listing all of the different investment options, etc. that you may choose from, please contact Human Resources and we will send one out to you.

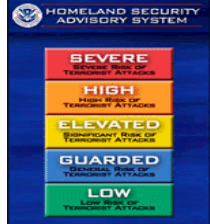
Please contact us at 800-832-6682 if you have any questions about this enrollment period or if you need a form to make desired changes.

Thank you, Human Resources



December 3, 2008

The current National Threat Level Remains:
Yellow-Elevated:
There is a significant Risk of Terrorist Attacks



Reminder:



M247 Deliveries...

When delivering to the new Meijer #247 (Urbana, IL), we CANNOT enter the store off of Windsor Street. There are NO TRUCK signs at this entrance. Proceed west to the Meijer Gas Station at Philo Street; turn north to Amber Street and turn east to the truck entrance. This is a residential neighborhood and **WE MUST** be courteous to our customer's neighbors.

HOLIDAY CELEBRATIONS:

Grand Rapids—December 17th, (Wednesday) at noon at the NAGR Terminal

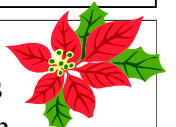
Lansing—December 18th (Thursday), breakfast 6am—8am and lunch at 11:00am at the NALT Terminal

Newport Christmas Warm-up (Joel's famous Chili) —December 18th and 19th (**NEW this year—AT THE DC, Front Conference Room**; drivers park in front of the main office) Thursday 11am—4pm (Chili & the works) and Friday 7am - 2pm; serving breakfast and lunch.

Tipp City - December 19th (Friday) at 11:30am at the NATI Terminal

Target—Christmas Warm-up (Joel's famous Chili), December 22nd (Monday), 7am—2pm serving breakfast and lunch—**NTB DC Target Office**

We are re-cruiting drivers to work later on Christmas Eve day and start earlier on Christmas evening. Christmas Eve day, we are looking for those who might be willing to stay out later on the longer runs. We would like to have all volunteers working which would allow those with families a longer down time over the Holiday. Please call Joel or Jason if you are able to volunteer.



2 Anniversary Dates:

Name	Date	Yrs
David Ward	11-19	4
Ralph Kountz	11-21	5
Jonathan Nowlin	11-26	4
Elvis Painter	11-29	14
Mike Labar	11-30	15
Kyle Makley	11-30	1
David W. Taylor	12-02	3
George Self	12-04	7
Chester Watts	12-04	1
Andrew Combs	12-05	2
Daniel Laine	12-06	6

Driver's Corner

Please keep the following employees in your thoughts and prayers as they deal with personal or family health issues or the loss of family or friends:

Leo Bryson
Edna Holdridge
Gary Holland
Robert LeGault
Richard McLemore
John Nichols
Russ Phillips
Keven Pierce
George Self
Norm Vernon
Henry Walker

Word of the Week from Matt Tawney

Loquacious
(lō-kwā'shəs): Very talkative, chattering, babbling. "The loquacious waitress rambled on and on to the driver as he ate his meal."

Drivers, When fueling at a Pilot, it is imperative you remember to bring your fuel card with you. Pilot will no longer take verbal numbers when you fuel. Thank you, Debbi

Riding with Pride Award

This week's Riding with Pride Award goes to outstanding driver, **Kirk Herren**. Thank you for the positive outlook, professional demeanor, caring attitude and NTB loyalty and dedication. Way to go **Kirk!**

Kirk was nominated for this Award by Jason Mayville, Driver Relations.

Timeless Truth



Greater love has no one than this, that he lay down his life for his friends. You are my friends if you do what I command. John 15:13-14

Driver Rings

For those drivers who need to have their rings updated, please have them turned in no later than December 19, 2008. They can be turned in to Mike in Tipp City, Rich in Lansing, or Jennie in Grand Rapids. Once the rings are updated they will be returned. Thank you!

MICHIGAN CDL RENEWALS WITH HAZ-MAT

As of 11/24/2008, the Michigan Secretary of State office is requiring proof of citizenship for any driver applying for or **RENEWING** a CDL with "H" endorsement. You must show an original certified birth certificate or passport at the time of renewal at your local Secretary of State office.

The Michigan Secretary of State is sending out letters 60 days in advance of your renewal date with detailed instructions. **READ THEM CAREFULLY!** This requirement is in addition to the required TSA Background Check. Questions? Contact the Michigan Secretary of State office.

NTB WELCOMES THE FOLLOWING NEW DRIVERS:

James Cirner—NAGR
Herbert Gaines—NACF
Randy Helton—NAWA
James Jones—NATI
Leslie Klinger—NATI
Michael Kopischka—NTST
Thomas Straley—NTGA

CONGRATULATIONS AND WELCOME TO THE NTB FAMILY!



Service Watch
Customers for **December** are:
Heinz Outbound
and
Meijer Store 176

For the next 30 days, we need to focus on providing a higher level of service to these customers.



New National Customer

In addition to picking up freight for our current customers at many HJ Heinz locations, NTB has been given an opportunity by **Heinz North America** to become one of their core carriers. Their standards are high and will require NTB to perform at a 98% success rate. At two loads per day this means we will have to go almost 3 months without a late pickup or delivery. A special thanks to Don Wood for his determined pursuit of this account. A good monthly report will bring additional business. A bad report will remove us from their carrier base. As each of you is credited with our past and current success, please be encouraged that our future success also will be determined by your efforts.

The Sales Department



From Target: High Pinning Danger

Do NOT Crank your trailer legs down too far!

Multiple trailers have been high-pinned recently. Leave at least an inch between the landing leg and ground as you lower the legs.

Thank you, Target

Driver Communication from Dispatch:

Drivers need to ensure that they are continually updating their LINE 3 and LINE 4 on Peoplenet; i.e., updating their 70 daily, not at the end of their duty week.

If a driver comes out early for a long load or an early delivery or asked to start their week early, they need to ensure that their BIDO reflects that at the end of the week as well.

Same thing goes for teams when they run solo, they need to maintain their 70 and ensure their BIDO is entered.

Remember, this is the time of year when hand washing is so important. That is not to say hand washing isn't important at other times of the year, but influenza runs rampant in the winter. The best way to avoid catching other's germs is to make sure your hands are clean, do not touch your eyes or put your hands in your mouth (even touching door knobs of people with illnesses can spread germs). Not washing your hands when you use the restroom is not only a nasty habit, it is also very unsanitary. Even if you do not care if you get the influenza, think of your co-workers; wash your hands frequently (especially when using the restroom) and let's keep the germs down and influenza away!

Drivers, We must ensure Target Procedures are followed prior to going into T587. Below is a list of concerns from Target:



Pad locks- Every driver going into T587 **must have a padlock prior to arrival at T587.** Several times this past weekend, drivers had to leave to go buy a lock after they had already hook their trailer and pulled back out to the gate. **This cannot happen.**

Sweep paperwork- The drivers **MUST leave the stores' copy of the sweep paperwork in the lock box.** This weekend we had drivers bringing all 4 copies of the paperwork back to the DC without leaving the store any paperwork. **This cannot happen.**

King Pin Locks- All Drivers must know Target's King Pin Lock procedures. They must ensure that they put the red lock on their loaded trailer and put the blue lock back in the lock box. **This MUST happen.**

If we are to be successful in serving our customer, these issues must be addressed and corrected immediately. If you are not familiar with Target procedures before going into T587, talk to dispatch! **This must happen!**

Drivers, the **NEW Green Book insert pages** will be at your terminal in the next week. When you are at your terminal, please ask Dispatch for your new insert pages. If you bring your old book in, it will make it easier to insert the new pages. This year, we will have the main insert and updated Target and Substance Abuse insert sections. You should remove your old book pages (save the tabs), and put in the new pages. You then will be required to take out the Target Directions and Substance Abuse pages that came with your new copy. Insert the separate Target and Substance Abuse pages.

CHANGING CONDITIONS

We are entering the Holiday Season which brings new and additional challenges to everyone. Our deliveries to Meijer and Target Stores increases, the traffic around those stores increases and the weather begins to deteriorate.

Be patient on the roads and especially around shopping areas. More and more drivers will not be paying to what they are doing, increasing hazards for you. Don't lose your temper when others do something you consider stupid. Do your best to PROTECT them from their "mistakes". On the other hand, did you ever make a mistake while driving? Did someone protect you?

Winter weather also requires extra attention. Watch for changing weather conditions, snow, freezing rain, fog, ice on bridges and overpasses. Have extra warm clothes, food and water with you. Allow extra time for trips, SLOW DOWN and INCREASE your following distance. Stay focused on your driving; don't allow yourself to become distracted or be intimidated by other drivers.

This time of year also brings out the "Frost Laws" in Michigan and some of the other northern states. These laws apply to some of the secondary roads restricting both gross allowed weights and truck speeds. We will keep you posted as to what, when, and where these laws apply as they are posted by the states and counties involved.

Slow down, plan ahead, pay attention, be compliant and drive protectively!

FOLLOWING PROCEDURES

Following proper procedures is an important part of any person's job. It is especially important for the drivers of commercial vehicles because failure to do so can result in a catastrophic loss.

Recently, NTB has experienced some very costly incidents that have been the direct result of drivers not following procedures. We have dropped trailers, causing damage to both the tractor and the trailer. We have flat spotted and ruined numerous tractor and trailer tires. These easily preventable occurrences have cost NTB and YOU thousands of dollars.

FOLLOW PROCEDURES! Visually check the jaws of the fifth wheel when you hook up to be sure that they are properly locked. Don't depend solely on a "tug test". Be sure that all wheels, tractor and trailer, are turning when you start up. Make an "S" as you start out and look in your mirrors to be sure.

You may think that short cutting procedures will save time, but in the long run it will cost YOU.

BE SAFE, BE PROFESSIONAL!

VEHICLE INSPECTIONS

We continue to have drivers who do not do proper inspections of their equipment. You must do a **THOROUGH PRETRIP INSPECTION** of every tractor you drive and every trailer that you hook to. Part of this inspection is filling out the VIR books in the tractor daily. This is to be done regardless if it is your assigned tractor or not! In addition to the mechanical conditional check the physical condition of the tractor and the trailer. If there is fresh damage, write it up and **REPORT IT through DISPATCH!** If you fail to do this, **YOU** could be charged for the damage. Follow the rules, do your job, protect NTB and yourself. Thank you!