

FEE DISCLOSURE REPORT
FEES AND EXPENSES EXPECTED TO BE PAID BY THE ALLIANCE COAL, LLC AND
AFFILIATES PROFIT SHARING AND SAVINGS
Fee Disclosure for Participant Recordkeeping Services

INTRUST Bank N.A. ("INTRUST") is a covered service provider as defined by ERISA §408(b)(2) in its role as the participant recordkeeper for the Plan. INTRUST expects to receive compensation from the plan for its services as the Plan's participant recordkeeper based on the fees stated below.

The Alliance Coal, LLC and Affiliates Profit Sharing and Savings ("Plan") allows each participant in the Plan to direct how their account balance in the Plan is invested. INTRUST maintains records for each individual participant's Plan account. These participant recordkeeping services are charged according to the following fee schedule:

Participant Recordkeeping Service Fee

Annual Fees

Per Participant Fee: \$25.00

Other Fees

Additional Services - \$100.00 per hour

New Loan Origination Fee Paid By Participant - \$50.00

The Plan may be billed for special audit request items and for extraordinary or extended communication with the Plan's independent auditors. Fees for these special audit requests or extended communication with the Plan's independent auditors will be based on a rate of \$100.00 per hour.

In the event late contributions are made to the Plan, INTRUST will charge an Additional Services fee at the rate of \$100.00 per hour for calculating interest and excise tax on late contributions and loan payments and for preparation of documentation and paperwork necessary for the Plan Sponsor's submission to the Department of Labor's Voluntary Fiduciary Correction Program. These fees may not be paid by the Plan.

Participant Recordkeeping Services

INTRUST provides the following services as the participant recordkeeper for the Plan:

- Maintain records for individual Plan participant account balances.
- Allocate contributions to the eligible participant accounts in accordance with the provisions of the Plan.
- Record distributions paid to Plan participants and withdrawals requested by Plan participants.
- Calculate participant distributions resulting from in-service requests, termination of service, retirement, disability, death, or hardship in accordance with Plan provisions and based on information provided by the participant, the employer or the employer's agent.
- Prepare reconciliation of Plan assets to determine the amount of investment gains/losses including investment income, realized and unrealized gains/losses and administrative expenses.
- Prepare reconciliation of Plan assets and participant account balances for each investment fund and for the Plan as a whole.
- Prepare ERISA compliant individual participant statements.
- Provide participant disclosures as required by ERISA §404(a).
- Provides a semi-annual Administrative Report containing copies of participant account records and all Plan asset reconciliations to employer and to trustee.
- Prepare the Plan's Summary Annual Report.
- Perform the following Plan nondiscrimination tests:
 - Actual Deferral Percentage
 - Actual Contribution Percentage
 - 410(b) coverage
 - 402(g) limit

- Top-heavy
- 415 annual addition limit
- 414(s) compensation
- Calculate refund amounts if required as a result of nondiscrimination testing.
- Update fund values daily.
- Process investment trades as requested.
- Provide loan origination services, if applicable.
- Provide loan maintenance services.
- Provide separate accounting for individually directed accounts or self-directed brokerage accounts, if applicable.
- Provide access to a call center for participant questions during normal business hours Monday through Friday, excluding bank holidays.
- Process and calculates contribution splits by investment fund for each payroll
- Provide contribution calculations for cross tested plans, if applicable.

Payment of Fee for Participant Recordkeeping Services

The Plan charges these expenses pro rata against each participant's account balance.

- This fee is generally paid from forfeitures if forfeitures are available.