

B	I	N	G	O
Trust	6 Years	Employee Ownership Month	Retirement Benefit	Own What You Do
ESOP Communications Committee	Teamwork	Profit	Blue Ridge ESOP Associates	Succeed as One
Vested	Builds meaningful wealth	FREE	Pride of Ownership	Must be 21 years old to participate in the ESOP
ESOP Benefits Committee	One & a half points	Share Allocation	One point	Retain Kontek Culture
Share Value	Loan	Employee Stock Ownership Plan	Ownership Culture	Contribute to Company's success

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Pride of Ownership	Own What You Do	Builds meaningful wealth	Succeed as One	Contribute to Company's success
Share Allocation	Must be 21 years old to participate in the ESOP	One & a half points	Teamwork	Blue Ridge ESOP Associates
Vested	Retirement Benefit	FREE	Ownership Culture	ESOP Communications Committee
Employee Ownership Month	Profit	Share Value	ESOP Benefits Committee	Retain Kontek Culture
6 Years	Trust	Year of service	Employee Benefit	Employee Stock Ownership Plan

B	I	N	G	O
Pride of Ownership	ESOP Communications Committee	Retain Kontek Culture	Employee Benefit	Blue Ridge ESOP Associates
6 Years	Year of service	Employee Ownership Month	Vested	ESOP Benefits Committee
Teamwork	Share Value	FREE	One point	Retirement Benefit
Contribute to Company's success	Ownership Culture	One & a half points	Must be 21 years old to participate in the ESOP	Builds meaningful wealth
Succeed as One	Own What You Do	Employee Stock Ownership Plan	Profit	Trust