

B	I	N	G	O
Unit formula	6 Years 100% Vested	Government Regulated	Succeed as One	Relentlessly Proactive
Employee Ownership Month	Trust	SPD	Contribute to Company's success	Third Party Administrator
Vested	Departmental Highlights	FREE	Own What You Do	Ownership Culture
The Bognet Way	Pride of Ownership	Share Value	Leadership	Retirement Benefit
Diversification	Teamwork	Employee Stock Ownership Plan	Year of service	Employee benefit

B	I	N	G	O
Vested	Year of service	Contribute to Company's success	Pride of Ownership	Employee Ownership Month
Succeed as One	Ownership Culture	Government Regulated	Retirement Benefit	Departmental Highlights
Own What You Do	6 Years 100% Vested	FREE	Leadership	Share Value
Employee benefit	Unit formula	Employee Stock Ownership Plan	The Bognet Way	Diversification
Relentlessly Proactive	Must be 21 years old to participate in the ESOP	Third Party Administrator	SPD	Trust

B	I	N	G	O
The Bognet Way	Leadership	Vested	Employee benefit	Succeed as One
Teamwork	Third Party Administrator	Year of service	Pride of Ownership	Departmental Highlights
Share Value	Contribute to Company's success	FREE	Own What You Do	Government Regulated
Must be 21 years old to participate in the ESOP	Relentlessly Proactive	Diversification	6 Years 100% Vested	Unit formula
Trust	SPD	Ownership Culture	Retirement Benefit	Employee Stock Ownership Plan