

B	I	N	G	O
Teamwork	6 Years 100% Vested	ESOP Luncheon	Required Minimum Distribution	Employee benefit
Distributions	Succeed as One	Must be 21 years old to participate in the ESOP	Beneficiary	Pride of Ownership
Share Value	Vested	FREE	Contribute to Company's success	Eligibility
Employee Ownership Month	Retirement Benefit	Employee Stock Ownership Plan	Each One Counts	Leadership
ESOP Statement	Departmental Highlights	Own What You Do	Year of service	Diversification

B	I	N	G	O
Vested	Beneficiary	Required Minimum Distribution	Distributions	Must be 21 years old to participate in the ESOP
ESOP Luncheon	Year of service	Employee benefit	Departmental Highlights	Pride of Ownership
Employee Ownership Month	Contribute to Company's success	FREE	Eligibility	6 Years 100% Vested
Each One Counts	Own What You Do	Teamwork	Diversification	Retirement Benefit
Employee Stock Ownership Plan	Leadership	Share Value	Succeed as One	ESOP Statement

B	I	N	G	O
Departmental Highlights	Own What You Do	Beneficiary	Leadership	Contribute to Company's success
Teamwork	Employee Ownership Month	Employee Stock Ownership Plan	Succeed as One	Employee benefit
Share Value	Diversification	FREE	Retirement Benefit	Each One Counts
Vested	Pride of Ownership	Required Minimum Distribution	Year of service	ESOP Luncheon
Eligibility	6 Years 100% Vested	Must be 21 years old to participate in the ESOP	Distributions	ESOP Statement