

B	I	N	G	O
Teamwork	6 Years 100% Vested	ESOP Luncheon	Required Minimum Distribution	Everyone Counts
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	Employee Ownership Month
Employee Stock Ownership Plan	Retirement Benefit	Employee benefit	Eligibility	Leadership
ESOP Statement	Customer Satisfaction	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	Everyone Counts	Customer Satisfaction	Pride of Ownership
Employee Stock Ownership Plan	Contribute to Company's success	FREE	Employee Ownership Month	6 Years 100% Vested
Eligibility	Own What You Do	Teamwork	Diversification	Retirement Benefit
Employee benefit	Leadership	Share Value	Succeed as One	ESOP Statement

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