

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

|                               |                                 |                               |                          |                                                 |
|-------------------------------|---------------------------------|-------------------------------|--------------------------|-------------------------------------------------|
| <b>B</b>                      | <b>I</b>                        | <b>N</b>                      | <b>G</b>                 | <b>O</b>                                        |
| 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 | <b>FREE</b>                   | Employee Ownership Month | 6 Years<br>100% Vested                          |
| Eligibility                   | Own What You Do                 | Teamwork                      | Diversification          | Retirement Benefit                              |
| Employee benefit              | Leadership                      | Share Value                   | Succeed as One           | ESOP Statement                                  |

|                          |                               |                                                 |                    |                                 |
|--------------------------|-------------------------------|-------------------------------------------------|--------------------|---------------------------------|
| <b>B</b>                 | <b>I</b>                      | <b>N</b>                                        | <b>G</b>           | <b>O</b>                        |
| 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               | <b>FREE</b>                                     | 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                  |